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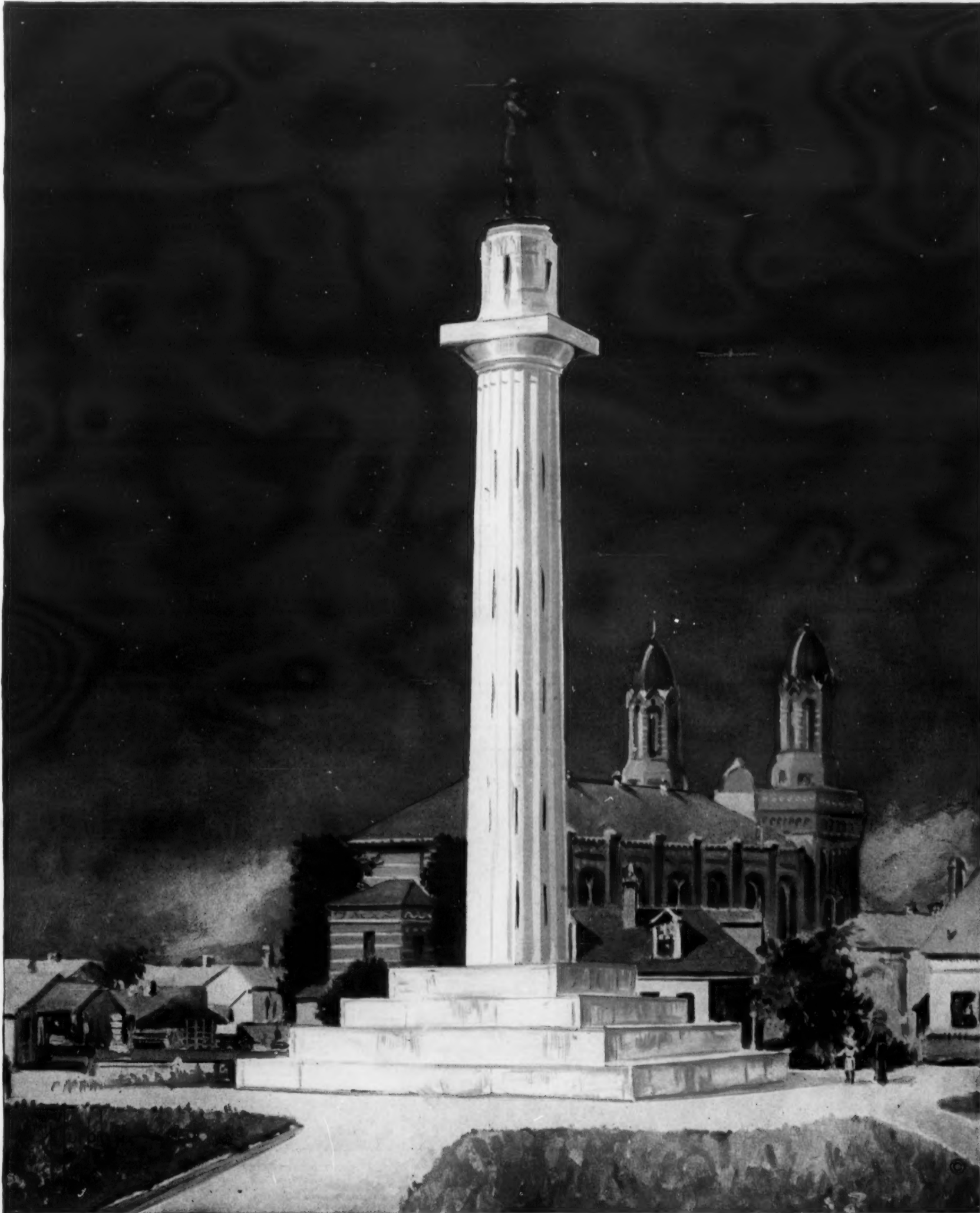
JANUARY 23, 1913

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# Leslie's

THE SOUTHERN NUMBER



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## Surprises in Steel Works

(Continued from page 73.)

tubes to see the human tragedies that happened in the streets about their mills.

It remained for the National Tube Company to lead the way toward playgrounds for the children in the congested districts. At the Pennsylvania Works, in Soho, a way was found to relieve the situation. Several years ago the company, unmindful of the fact that every square foot of ground was valuable to its industry, detached a portion facing on Second avenue, just under the Twenty-Second street bridge, from Pittsburgh proper to its South Side. The ground was made level. Then sand pits for the tiny youngsters, slides, horizontal bars and swings, and every device to cheer the juvenile heart was installed. It was thrown open to the children of the neighborhood. There are other great mills in the vicinity, but the playgrounds are not closed to the children of men who do not work in the Continental. The playgrounds are for everybody.

I stopped there on my way to McKeesport. One could hear the shouts from afar. Boys and girls of every nationality, the most cosmopolitan group of youngsters I ever saw, romped from one end of the playgrounds to the other. On each side was a distinct crowd, one of boys and the other of girls. Pressing nearer I saw a young man, an athlete, teaching the boys to play, and nearby a smiling young woman, unquestionably an athlete too, showing the girls the proper way to play. These are the instructors paid regularly by the National Tube Company at each playground to teach the children of the men who work in the mills how they shall play for the proper growth and development to make them strong men and women, though they are born and live and later are to work in the congested districts of great cities.

Thus a great economic problem is being solved by the National Tube Company. Perhaps the brains behind its operation realize that a happy child makes a contented workman. At all events it is doing its utmost to spread sunshine and happiness among its people. Throughout Pittsburgh are numerous leathing and playing spots, owned by the city, under the supervision of the Pittsburgh Playgrounds Association. In Soho the tube company showed the way and, while the association approves of the work, it bears none of the expense. The company conceived the idea, built the playgrounds and is maintaining them with adequate equipment and paying instructors.

From the Pennsylvania and Continental Works I went to the main plant in McKeesport, known as the National Works. McKeesport is 14 miles from Pittsburgh and this plant also borders the Monongahela River. There are two distinct things for the visitor to see—the great plant itself, and the swimming pool and projected playgrounds. McKeesport is a congested hive of industry, only built on a smaller scale than Pittsburgh. Every foot of ground within the gates of the plant is utilized. There is a more central spot, however, where the children of the workmen—not only in the National Works but in the other mills of the little city—can enjoy themselves in summer and winter.

The city of McKeesport owns twelve acres at the water purification plant, which was fathered and built under the supervision of National Tube Company officials. Nearby there is a great open air swimming pool. It is 225 feet long and 210 feet wide, covering about an acre. It requires a million gallons of water to fill it, from the shallow end where the little lads wade and disport themselves under the watchful eyes of mothers and sisters to the deeper section where the larger boys and the men and women swim and bathe. The pool was made possible when a great hole was dug in getting the dirt for the hill upon which stands the water plant, completed in 1908.

The company last summer completed two buildings bordering the pool, one containing shower baths and dressing rooms for men and boys, the adults separated from the children, and the other with similar equipment for women and girls. In the latter bath house there is a matron in attendance.

Throughout the summer the swimming pool is the Mecca of all McKeesport. Throughout the day boys and girls find surcease from the heat and the intense enjoyment that only boys and girls can find in the sport of the water. In the evening the men come from the mills; and the women come too, for the fresh air of the spot and the benefit of a dip that is refreshing and pleasing. Now and then water carnivals are held, swimming tournaments and the like,

especially on holidays, when the city turns out to watch the young and the old compete for prizes. Last Fourth of July was a big day. The accompanying photograph shows parts of the crowd about the pool. On the right is the large building for the men and boys, and on the left the smaller house for the women and girls, the latter not quite completed at that time.

This welfare work is going on all the time. The newest improvement includes plans for great playgrounds, covering several acres, adjoining the swimming pool. The work, the material for improvement, the equipment and the instructors who will be in charge, are to be contributed by the National Tube Company. When this is completed it will be the company's largest single welfare enterprise of the kind. At the present time there are four other playgrounds in different sections of McKeesport. Each was improved in the same manner by the tube company, and practically are maintained for the children of the city by the company. The swimming pool site, however, is the logical one for the central playgrounds. When it is ready there will be a double attraction and it will be able to provide enjoyment, exercise and healthy diversion for the children and the adults.

The money that is not spent outright by the National Tube Company to better the living conditions of the people of McKeesport practically comes from it or from the United States Steel Corporation, anyway. The actual valuation of the city is \$42,000,000. The assessed valuation is \$24,000,000, and of the taxes the tube company pays one-sixth. Last year the company paid \$50,000 city taxes and \$40,000 school taxes, so it goes a long way also toward educating the children of its workmen. It is a matter of record that the Steel Corporation, including the National Tube Company and the American Sheet and Tin Plate Company, pays one-fifth or twenty per cent. of the entire tax revenues of the city. Despite the fact that the company has an immense share in the upkeep of the city, there is an absence of interference in municipal affairs.

McKeesport, Pa., is purely a workingmen's home. There are nearly 50,000 inhabitants, the majority of them workers in the tube and steel mills. It is a fallacy that such a people cannot govern themselves. They do, and well, too. McKeesport is one of the richest little cities in the country. It is purely a workaday place. It has made countless millionaires, who have moved away from their scenes of success. A citizen of the older generation said that McKeesport is the workshop; elsewhere is the home. He showed that the failure of the men who have made their millions there to remain after retirement and keep their money in the town worked toward the disadvantage of the community and its people. He showed by this that it has been more difficult for such an organization as the National Tube Company to better living conditions. He explained that many things for the public benefit could have been done by the millionaires who did not stay. He warmly commended the National Tube Company for going ahead, in spite of the handicap, and contributing hundreds of thousands of dollars toward making the workaday city of McKeesport a livable place for its men.

As Pittsburgh, its prototype, McKeesport is cosmopolitan to a great degree. Its workmen come from every clime, yet they appear to make ideal citizens. There are splendid schools and many churches, unsurpassed fire and police departments, miles of paved streets and well kept home properties. The water system is unequalled. McKeesport is known as the "town of the sign and grip," for there is hardly any fraternal organization of any importance not represented. The city is 114 years old and boasts of one of the oldest Masonic organizations in the country.

The National Tube Works at McKeesport is a beehive of 8,000 men. One sees devices for safety and sanitation, said to be superior to any system in any plant in the country, and the last word in the wonderful work along these lines progressing in every subsidiary of the Steel Corporation. Then there is the six-day working law. It is almost a capital crime for a man to work seven consecutive days in the tube plant. An unappealable law was passed several years ago making it compulsory for every employee to work not more than six days a week. No man can work twenty-four consecutive hours or seven consecutive days. There is some twelve-hour work, but most of it is eight and ten hours, and, though the mills are not idle

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# Surprises in Steel Works.

(Continued from page 78.)

on Sunday, it is necessary that each man take a day of leisure each week. The same conditions exist there as on a morning newspaper. Some of the men work on Sunday, but they get some day through the week that serves as Sunday for them. The six-day rule went into effect in the National Tube Company in 1909 and later was ratified and made compulsory in every subsidiary by the United States Steel Corporation. Mr. William B. Schiller, president of the National Tube Company, whose main offices are in Pittsburgh, was a member of the corporation committee that worked out the six-day system.

The National Tube Works are more than a mile in length, bordering the Monongahela River and cover about 100 acres. The entire river front is protected by a concrete-coped, steel-pipe railed slag wall, which prevents damage or cessation of operation during the recurring floods. The works are self-contained in their product, from the iron ore through to the finished material—tubular goods. Four large modern blast furnaces are situated at the lower end. Next is the steel plant, including blooming and slabbing mills. Next is the furnace blowing engine building and the central pumping station for supplying water to the entire plant. Next is the rolling mill, where the blooms and slabs are rolled into sheets suitable for welding into tubular goods.

The pipe and tube mill building of the National Tube Company at McKeesport, Pa., is the largest building under one continuous roof in the world. It is one-third of a mile long and one-eighth of a mile wide, covering twenty-three acres. It contains fifteen miles of windows and one can conceive that window washing is a considerable industry. Though it may be a small feature of the works' operation, it is significant that along all outside windows and along the innumerable saw-tooth windows in the huge roof that shed light to every corner of the building, there are tracks and an electrically operated car for the window washers. It is only a sample of the extreme safety principles of the company. It is said that the nearest approaches in size to this building are the Agricultural Hall at the St. Louis Exposition and the Westinghouse Building in London, each an acre or so less in floor area. As one enters this building—in fact, almost any of the group, one halts to read a unique electric sign: "Warn a man when danger is near. He may know all about it. If so, no harm is done; if not, you may save him from injury." I considered that the most sensible sign I ever saw and believed it to be worth quoting as a sample of the spirit of the work of the Tube Company's Safety Bureau.

It would require a volume to quote all the signs one sees in the mills, and another to describe the numberless devices which shield the workmen from injury about the machinery. It is inconceivable that with all this precaution anyone is hurt. No machine, no matter how well it is screened and guarded, is "fool proof." The United States Government, with all its extreme precautions to prevent disasters in mines and its rescue corps stationed in various parts of the country for instant relief, has not attained the high standard of efficiency in accident prevention as is shown in the National Tube Company's mills. This is true not only of the McKeesport Works, but of the second largest in Lorain, O., where over 5,000 men are employed, and others in Wheeling, W. Va., Syracuse, N. Y., Kewanee, Ill., Ellwood City, Pa., and the two in Pittsburgh.

The safety system was born in 1904 during what steel men term the "reconstruction period." According to J. B. Ayres, of McKeesport, who is in charge of the National Tube Company's welfare work, that company has been more fortunate than others in the Steel Corporation. Its plants were practically reconstructed in 1904 and at that time the value of safety devices was recognized to such an extent that a strong foothold was secured for them as the mills were rebuilt. The system is being improved constantly.

Closely allied is the sanitation work. Its chief feature lies in the lavatories and shower baths scattered throughout the mills. The old days of grimy work and no relief have passed long since. Attendants are stationed in each of the tiled-lined rooms, where long rows of washbowls, supplied with hot and cold water, are made ready for the men as each turn completes its work. There are shower baths, too, and sanitary lavatories, to say nothing of comfort stations at innumerable spots throughout the mills where a central lavatory and wash room are impracticable.

There is a pure drinking water system that seems thoroughly adequate, but which is to be supplanted shortly by an elaborate bubble fountain system supplied by a private refrigerating and pumping plant. This work alone will cost more than \$100,000. Such systems already have been installed in the Continental and Pennsylvania Works, in Pittsburgh, but they are not as large propositions as that of equipping the huge twenty-three-acre building at the National Works, in McKeesport.

While the National Tube Company is providing wholesome and healthy recreation for the children of its workmen, it is also protecting them in the same manner as employees are protected. The average reader is familiar with the custom of wives and children of mill workers carrying dinner buckets, with steaming food, from their homes to the mills. This is a common sight everywhere. At the National Works the problem of making these loving trips of wives and children free from danger has been solved. At the entrance to the mill grounds is a large waiting room, made comfortable in summer by freely circulating air, and cozy in winter by steam heat. The room is equipped with benches and is the rendezvous for those who bring dinner buckets to husbands and fathers. They are not permitted to cross the myriad railroad tracks, for there is a bridge over them, nor can they go into the mills where their unfamiliarity with conditions might be a source of great danger. At dinner time the workmen go to the waiting room and get their lunches. It is now planned to provide the waiting room with tables for the accommodation of those concerned.

The main entrance to the mills for the workmen is through a subway, 285 feet long, under the tracks of the Pennsylvania, Baltimore and Ohio and New York Central Railroad tracks. Other entrances are provided with bridges over the tracks. At the corner of every building is an iron railing, so that a man cannot step into the path of an engine. In addition to signs of warning of danger in every part of the works, the principles of precaution as contained in the rules for safety laid down by the company, are shown on the pay envelopes distributed to the 8,000 workmen. They bear a differently worded warning on each pay day. The prime idea of watchfulness is placed before the eyes of the men constantly. As I have explained there are accidents now and then—and there always will be as long as human nature prevails. For these there is a splendidly equipped emergency hospital at each plant; serious cases are provided for by immediate removal in the company's ambulance directly to the city hospital, where a private ward is maintained and all expenses are paid by the company. Accident relief, sickness and death benefits are provided for in the same liberal manner as in other subsidiary companies of the Steel Corporation which have already been explained in articles printed lately in LESLIE'S.

Welfare work by the National Tube Company, and the corporation as a whole, is not a fad. It is a well organized plan for the betterment of the people. It may be economic, but it is largely a great stride toward a betterment of humanity, regardless of the direct benefit it may have to industry. The tube industry and its children furnish an example of how a great corporation can find time to devote great sums of money with no direct return other than the knowledge of a deed well done, to make life in congested districts a little better. The playgrounds for the kiddies of the mills are an antidote for unhealthy bodies and stunted minds.

## Accuracy of the Press.

Ralph Pulitzer, of the New York World.

THE newspaper is manufactured out of the subtlest, most volatile, most elusive raw material in the world—the truth. There are papers which cynically avow their motto to be: "Facts merely embarrass us!" but you can pretty well count all of them in this country on the fingers of your two hands. They are evanescent. Any institution that flourishes on an appeal to morbidity by the aid of mendacity can have but a precarious hold on prosperity or even on life itself. I don't think any one who knows his newspaper history will question the fact that striving for accuracy is steadily growing keener and more widespread. For every \$4 that a responsible paper spends on originally getting a piece of news it spends \$6 on verifying it. And I think I can safely assert that in any important story, where the facts are all available, from a national convention to a murder trial or a football game, the newspapers are extraordinarily accurate.

# A Woman Surgeon at Work.

(Continued from page 74.)

would wipe the perspiration from the neck and forehead of the operator. A bandage over the mouth prevented any moisture from falling on to the patient. All this time there was not the slightest sign of pain from the woman under ether.

The operator from time to time would stop and call my attention to some unusual feature. I looked wise, but I couldn't for the life of me tell in scientific language what was being done. This I do know, that an abdominal incision was made and both a tumor and the appendix were removed. I also know that every move of those little hands meant just so much nearer the completion of a successful and delicate operation. So interested was I, forgetting all my preconceived ideas of the horror of an operating room, that when the distended appendix was cut out, placed on a plate and the wound cauterized, I leaned over so far that I dropped my glasses, making the only sound that had disturbed the quiet of the shrine of science. When the watch on the wrist of Dr. Vedine had ticked off two hours, the finishing touches to what even I could see was a "beautiful" operation were given.

The wound was injected with normal saline, a fluid which replaces the lost blood and also acts as a stimulant. The inner skin was stitched up and down, the outer one across with catgut which absorbs, and thus another bugaboo was put to rout, for by this means the dread of having wire stitches taken out is done away with. When the patient was made ready for removal to her own room, Dr. Vedine lifted the cloth from her face. I was afraid to look—surely here would be the ghastly counterpart of death. But no, again I was to learn that the operating room is not a chamber of horrors, for the face and ears that were revealed bore a pink tinge, the eyes were closed, and the breath rose and fell as in the slumber of the healthy tired.

When it was all over and I met Dr. Rushmore in her role of woman, I could only mumble out a few ridiculous commonplaces, for I couldn't reconcile this demure dove of a woman with the one I had so lately seen in the role of surgeon. "When you are not adding laurels to your fame as woman surgeon, what do you do that other women can understand and appreciate?" I asked. A slow, somewhat wistful smile preceded her answer, "Why I like to potter around with plants. My garden is my greatest relaxation outside of my car." Her face lighted at this last reference. "I run and take care of my car, too." I could imagine that anyone who so thoroughly understood the parts of the human body would have no difficulty in mastering the mechanism of the inanimate auto—no matter how stubborn. "I take my family out for long spins, when my work allows."

"Your family?"  
"Yes, my adopted family, I have none of my own, but I live with a married friend who has a little stepdaughter. This child, with really no mother, has actually two in my friend and me."

"Will she be a surgeon?"  
"I don't know. She is too young to show a definite inclination, but I hope she will not, for, after all, woman's real sphere is her home, and the greatest happiness comes from a congenial married life and the joy of mothering children. To achieve even reasonable success in any profession means that a woman must give up much to which she is naturally entitled and for which if she is a real woman she naturally longs. In my work, for years there was hard, uninterrupted labor. Even to-day I can not neglect for a moment keeping up with the strides made by my confreres, by constant study of the surgical journals and reports. While I am relieved by assistants in whom I have confidence, there is always responsibility and anxiety entailed by every operation. After each one I think over every step, wondering if I could have improved, watching developments and applying each experience to the next case. It is a profession where you cannot stand still, a profession of never-ceasing work."

At this point, Dr. Rushmore was called away for a consultation in which her say-so would mean the last word. As she smilingly bade me good-bye, I wondered at a brow so unfurrowed, a voice so soft, a personality so feminine, in connection with a profession which calls for great nerve, great skill and the dominant intellect which one generally associates with the surgeon of the stronger sex.

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in securities you know nothing about, that are created to sell to the uninformed.

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"The Hundred Dollar Bond House"  
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retary of the Oklahoma  
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is very popular among the  
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Tilton is very highly es-  
teemed by the bankers of  
the South.

# Jasper's Hints to Money-makers

NOTICE.—Subscribers to LESLIE'S WEEKLY at the home office, 225 Fifth Avenue, New York, at the full cash subscription rates, namely, five dollars per annum, are placed on what is known as "Jasper's Preferred List," entitling them to the early delivery of their papers and to answers in this column to inquiries on financial questions having relevancy to Wall Street, and, in emergencies, to answer by mail or telegraph. Preferred subscribers must remit directly to the office of LESLIE-JUDGE Company, in New York, and not through any subscription agency. No additional charge is made for answering questions, and all communications are treated confidentially. A two-cent postage stamp should always be inclosed, as sometimes a personal reply is necessary. All inquiries should be addressed to "Jasper," Financial Editor, LESLIE'S WEEKLY, 225 Fifth Ave., New York.

I HOPE I can be helpful to my readers in 1913. A great many have written to me that if I haven't made money for them, I have been helpful in preventing them from losing. Money is made in stocks usually on an advancing market. What we call "bears" make money by selling stocks in anticipation of a decline, but the majority of speculators buy in the hope of an advance, and are what the Street call "bulls."

Every one of my readers who desires to see an advancing market would have his wish gratified without a particle of doubt if the people would get over their disquiet, suspicion and unrest. It is a mistake to believe that there is such a thing as a money trust, or that a few great captains of industry are crowding every one else to the wall. I say these things at the opening of the year, while we are still in the kindly atmosphere of the holidays, when we are wishing each other good cheer, health and happiness all around.

The newspaper cartoonists and the muck-raking writers of the magazines have been preaching hatred, suspicion and envy, and leading the public to believe that prosperity was only for a few favorite ones. This, at a time when wages are the highest ever paid, and higher than they are elsewhere throughout the world; when the farmer gets more for his products than ever, and when work is so plentiful that no one need be unemployed who is willing to take a job.

It is true that there are some wrongs to be righted, but this has always been the case, and there are some inequalities, but you will find this everywhere. One farmer will do better than another; one business man will make more than his competitor; one clerk will get a higher salary than his associate, and the best workmen will be promoted to the foremanships and the higher places in the establishment. We can't level these inequalities. Nature would protest against this, for even two peas in the same pod are not exactly alike. If there are injustices, they should be corrected. There will always be injustice, as long as man is born as he is, but these are the exceptions and not the rule, for the great mass of the people will not tolerate injustice and the courts stand as a bulwark against it.

The hopeful factor at the opening of the year is the revulsion of feeling against those who have been sowing the seeds of discontent. The New York Evening Post asked a number of bankers throughout the country if they looked for a year of great prosperity in 1913. I note a reply from J. E. Caldwell, President of the Fourth National Bank of Nashville, Tenn., as follows: "No, there is too much trust-busting and tampering with business by politicians." This conclusion is being impressed upon the minds of a great many business men. The working men, too, are beginning to think about it.

Some of the muck-raking publications are

recanting and some of our greatest newspapers are telling their millions of readers that they have been walking in the wrong path. One of the strongest editorials on this subject appeared in the New York Herald, immediately after New Year's. It advises the world to turn over a new leaf. Its words are so timely and strong that I can not refrain from reprinting them. This what is the Herald says:

We wonder if it ever occurs to the average reader perusing the utterances of public men in favor of the eternal uplift and the cause of social justice that this matter has become lately very one-sided? The business interests of the United States—that is, the employing interests—under the name of "corporations" have certainly had more than their share of condemnation. They have been harried very generally; they have been harried by Mr. Bryan; they have been harried by Mr. Roosevelt; they have been harried by Mr. Gompers; they have been harried by Mr. Debs; they have been harried by Mr. Wilson to a limited extent; they have been harried by Mr. Perkins; they have been harried by all the representatives of the Progressive party and of the Democratic party—even Mr. Taft has not been free from this work.

But when has any one stepped to qualify his general condemnation of the business interests of the country by bringing forth the idea that labor is better paid than it was ten years ago; that there is more steady employment at a higher rate an hour than ever before in the history of this country, and that, as a general proposition, any workman who is injured during his employment gets compensation for the injury at the expense of his employer?

It seems that muckraking is the rule and any qualification showing an improvement of conditions on the other side is an exception. Is there not such a thing as too much monotony in fault finding?

I regard this as a most significant utterance, considering the commanding place the Herald has held for so many years as a leader of public opinion, not only in this country, but abroad.

Every reader who wants prosperity, plenty of work, good wages and good business should set aside his feeling of dissatisfaction and discontent and take a broad, comprehensive and patriotic view of our conditions.

We must not move in a narrow groove. We must broaden out. We must give and take. We must not be envious of those who are doing better than we are. We must not believe every idle rumor, every newspaper denunciation and every muck-raking attack on those who are building our railroads, enlarging our factories, extending our commerce and keeping the wheels of industry humming.

I presume there isn't a reader of this department who, at some time, has not suffered from unjust accusations, from misrepresentations, from a lack of fair play, with perhaps no chance to explain or defend himself against his accuser. Think of these things when you read incendiary utterances and accusations against our great leaders in business, in politics, and even in the church.

And now as to Wall Street. It is still waiting and hoping. As it realizes the tremendous volume of our increasing commerce, the magnificence of our crops and the solidity of the foundations of our prosperity, signs of greater hopefulness appear. These are reflected in the buying tendency on the part of investors which appears to be growing. There will always be uncertainty about something and the great uncertainty now is as to the course of the incoming administration at Washington. It is possible that this has been discounted in Wall Street. If so, a stronger market will be the natural result.

C., Huntington, W. Va.: I do not answer insurance inquiries.

B., Pasadena, Cal.: The Montana Mineral Land and Development Co., according to the reports in the "Copper Hand Book," is "out of funds, idle and property for sale."

(Continued on page 81)

## January Dividends and Christmas Money Profitably Re-Invested

Positive Security—liberal interest return without having to tie up your money for a long period of time is offered in the

### 6% Certificates

issued by this Company.

These certificates run for two years or as much longer as you desire. They are withdrawable on demand at any time after two years.

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Interest checks are mailed promptly January 1st and July 1st.

In 17 years' experience there has never been a day's delay in the mailing of interest checks or in paying principal when due or demanded.

Write today for booklet giving full details.

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Our 6% 10-year Gold Bond, issued in multiples of \$100, has become a standard security the country over. It is based on permanently owned New York Real Estate; is protected by the largest ratio of assets to obligations of any realty investment company, and has an unbroken interest record for 16 years.

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Circular 18 gives details, write for it.

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In 10 years and are consistently advancing with the growth in wealth and population of this territory and the increasing demand for the company's products.

Write for full particulars of this unusual investment.

Ask for Circular L-7.

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EVERY first mortgage bond, owned and offered by us, is a **direct first lien** on improved, income earning Chicago real estate of the highest class. In no case is the conservatively estimated value of the security less than double the total amount of the bond issue, while the annual income yield is much more than ample to insure prompt payment of principal and interest.

These bonds are legal investments for National Banks and for State Banks in Illinois and other states.

Write for the INVESTOR'S MAGAZINE and Circular No. 2461.

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# CENTRAL TRUST COMPANY

OF NEW YORK  
54 Wall Street

Statement of Condition at the Close of Business December 31, 1912.

RESOURCES		LIABILITIES	
Bonds and Mortgages	\$1,216,828.95	Capital Stock	\$3,000,000.00
Public Securities,		Surplus	15,000,000.00
Market Value	5,116,269.06	*Undivided Profits	2,443,500.04
Other Securities,		Deposits	100,855,741.67
Market Value	25,532,932.04	Reserved for Taxes	126,506.88
Loans	61,941,794.36	Accrued Interest	208,372.49
Real Estate	1,016,152.67	Secretary's Checks	16,888.70
Cash on hand and in			
Banks	25,922,254.48		
Accrued Interest	904,778.22		
Total	\$121,651,009.78	Total	\$121,651,009.78

\*Dividend payable January 2nd, 1913, charged to Profit and Loss and not included in this statement.

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*Alvan C. Hoffman*

Advertising Director  
225 FIFTH AVENUE NEW YORK

## Jasper's Hints to Money-makers.

(Continued from page 80.)

L., Plymouth, Mich.: I do not advise an investment in the International Lumber & Development Co., if safety is the first consideration.

B., Baltimore, Md.: I see nothing particularly attractive in Marconi wireless. The speculative manipulation of the wireless stocks has made investors very careful regarding their purchase.

C., Sharon, Pa.: I have often cautioned my readers against making a speculation of life insurance. When a man insures his life, he should do it in the strongest possible company and not couple up with a stock speculation.

S., Tampa, Fla.: National Biscuit has had such a rapid advance that it may have discounted its remarkable prosperity. It is also meeting increasing competition. Texas Company, paying 6 per cent., earning very much more and recently selling around 110, looks more attractive.

L., Butte, Mont.: The Sonora Central Mines Co. is a holding corporation with the enormous capitalization of \$10,000,000. It owns twenty widely scattered properties, some of which appear to have good possibilities, but a large amount of money will be required for their development.

S., Coxsackie, N. Y.: The Northwestern General Mortgage 4's around 97 and interest are the safer for trust funds. It hardly seems likely that investment securities will go much lower unless a serious business depression should occur this year. Leading financiers do not expect this, unless the new administration should deliberately invite it.

M., Kalamazoo: With an improvement in market conditions, which many are beginning to anticipate, U. S. Smelt. and Ref. Com., Ag. Chem. Com., Anaconda, Vir. Car. Chem. Com., and National Lead Com. would offer good speculative possibilities but at present the safest speculation would be in the purchase of dividend paying securities.

K., Webster, N. Y.: Trading in puts and calls is as legitimate as any other trading on Wall Street. Any stock exchange house will be glad to explain the method to you, if you will ask them for the information. Write to Walston H. Brown & Bros., members New York Stock Exchange, 45 Wall St., New York. They invite correspondence from my readers on any Wall Street subject.

Clerk, Rochester, N. Y.: The Chicago first mortgage bonds secured by improved real estate and netting from 5 1/2 to 6 per cent. are recommended by S. W. Straus & Co., mortgage and bond bankers, Straus

Bldg., Chicago. Write to them for a copy of their *Investors Magazine* and "Circular 2461" which fully describes the security they offer.

Safety First, Omaha: The 5 per cent. collateral trust certificates issued in denominations of \$100 by the Manufacturers Commercial Co., 299 1/2 Broadway, New York City, are freely bought by many banks. One of their most attractive features is that the money can be had on them at any time. Write to the Manufacturers Commercial Co., for their free booklet and magazine fully describing this interesting plan of investment.

R., West Hoboken, N. J.: The little girl who has saved \$50 and who wants to get a better rate of interest than a savings bank gives could deposit her money with the Title Guarantee & Trust Co., 176 Broadway, N. Y., in part payment of a 4 1/2 per cent. guaranteed bond. She would get interest on her funds until the bond was fully paid for. Write to the above company for a copy of the pamphlet entitled "The Safe Way to Save."

Small Payment, Toledo, O.: An excellent plan to accumulate for a rainy day is offered by some of the bond houses who accept small payments (on which they pay interest) on bonds of \$100, \$500 or even \$1,000. Whenever a bond is paid for, it becomes the property of the purchaser and may be put away as a safe investment. Beyer & Co., the \$100 bond house, 52 William St., New York, make a specialty of the small payment plan. Write to them for their "Booklet L-101."

Anxious, Atlanta, Ga.: The first mortgage bond would be far safer as there will be nothing ahead of it. 2. Some public utility bonds yield almost 5 1/2 per cent. and are being bought by investors more freely than ever before. A number of first mortgage public utility bonds are specially recommended by P. W. Brooks & Co., 115 Broadway, N. Y. They will yield nearly 5 1/2 per cent. Write to Brooks & Co., for their "Circular 139 X."

Careful, New Haven: Bonds that the Government accepts as security for postal savings funds yield from 4 to 5 per cent. These ought to be good enough for any investor and as safe as your savings bank. They are largely dealt in by the New First National Bank, of Columbus, O. Every investor in bonds should write to this bank for a copy of its interesting free booklet, entitled "Bonds of Our Country." This bank sends bonds to any bank or express company subject to examination.

Trustee, Nashville, Tenn.: Safe investments can be made in securities that are legal for savings banks. Some of these are now offered on a basis that will yield over 5 per cent. A. B. Leach & Co., the well-known dealers in investment securities, 149 Broadway, N. Y., are offering a first mortgage bond of this character which will yield about 5 1/4 per cent. and which always has a ready market so that it can be easily sold in case of emergency. Write to Leach & Co., for their descriptive circular "No. 19-A."

Merchant, Milwaukee: United Cigar Stores has declared its first dividend on a 7 per cent. basis. I called attention to this stock when it was selling around par. It has recently risen to 115. There is talk of an additional stock dividend of some kind. Speculators seem to believe in the future prospects of the company as they do in all the prosperous tobacco concerns. Slattery & Co., dealers in stocks and bonds, 40 Exchange Place, New York, make a specialty of United Cigar stock. You can buy any number of shares from one upward.

H., Philadelphia: O. & W. is doing better and seems to be purchased by those who believe that the New Haven will only be too glad to resume payment of dividends whenever it can reasonably do so. 2. American Ice, according to its last report, shows reduced earnings but large expenditures for improvements. It looks like one of the cheap industrials that could readily be advanced. 3. I have always believed that Reading was a most desirable property. It is difficult to say what its actual value is, but it is noticeable that on every decline strong parties seem ready to pick it up.

Useful, Detroit: It will be very unwise to buy securities all of one class. It is safer to diversify your investments. A great deal of money is now going into securities of utility and water power companies. Like all new securities, these pay better than the older ones, but as they become seasoned the demand will increase and the rate of interest decrease. A very interesting booklet on water power securities has been carefully compiled for their customers by White & Co., 30 Pine St., New York. Any of my readers can have a copy without charge, if they will write to White & Co., for their "Booklet L."

Conscientious, Brooklyn, N. Y.: As trustee of an estate, you have no right to put its funds in speculative or even semi-speculative securities. It is your duty to place the funds as promptly as possible where they will be secure and will earn interest. If you are in doubt as to the investments you wish to make, you should put the trust funds in a thoroughly responsible trust company where they will draw interest at once and until you wish to invest them. 2. One of the strongest companies in the world is the Central Trust Co., 54 Wall St., New York, of which James N. Wallace is President. Communications sent to such companies are always regarded as confidential.

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If most folks knew more about Oysters they would eat them oftener—knew how delicious they were—how easy to prepare—how economical—how healthy—how many ways they can be cooked.

Talk to the chef of a big hotel—to the head of a great sanatorium—or to one of its many convalescents—to any oysterman—they know!

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Beet Sugar, Denver: Beet Sugar Common has been paying 5 per cent. dividends and on reports of increasing earnings was advanced to over 70. The recent decline has been occasioned by rumors of diminished earnings and a cessation of the dividends. It is now selling at less than its price before the dividends were declared and speculators have been buying it for a turn. 2. An interesting market letter regarding Beet Sugar has been prepared by Alexander & Co., members New York Stock Exchange, 47 Exchange Place, New York. This and other letters on Steel, Reading, St. Paul, and similar active securities can be had by any of my readers who will write to Alexander & Co. for them.

Higher Living, Providence, R. I.: The best way to increase your income, to meet the necessities which you say have arisen, is by disposing of a part of your high grade bonds that net you only 4 per cent. and putting some of the proceeds in securities that will give you better returns. I can suggest no other plan than that which most successful investors follow—namely to write to parties that are offering 5, 6, and 7 per cent. securities and to examine their booklets of information and their financial statements, and references. It would be well to divide your investments among several different forms of securities as this will give you greater protection. 2. The reason that higher rates are offered in the South and West and on the Pacific Coast is because the greater demand for money in those sections justifies higher interest rates.

Speculation, New Orleans: When Union Bag & Paper Pfd. passed its dividend and the stock dropped to 36, insiders appeared to be free buyers. It is usually a good time to buy a stock after it has had a sudden decline, on account of the passing of the dividend. There is usually a rebound. It would not be surprising if Union Bag & Paper Pfd. renewed its dividend before the year was out. 2. The drop in Goldfield Cons. after the passing of the dividend, also led to free purchases at a little above \$1 a share. Those who bought doubled their money when it advanced to \$2 and over. It is said that there is still sufficient ore reserves in the mine to justify the hope of further dividends. 3. You can buy any number of shares of stock from one upward. John Muir & Co., members N. Y. Stock Exchange, New York, make a specialty of odd lots. Write to them for their "Circular D," on Odd Lots.

New York, Jan. 9, 1913.

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## Candies Good for Children? What Glucose Does

By DR. LEONARD KEENE HIRSHBERG, A.B., M.A., M.D. (Johns Hopkins)

IF YOU remember the song Alice heard the Duchess sing in Wonderland, you may recognize it as about like this:

"I speak severely to my boy,  
I beat him when he sneezes;  
For he can thoroughly enjoy  
The sugar when he pleases."

Those, who like myself fail to recollect the exact words must at least admit that the rhyme contains more than a modicum of truth. Boys will be boys and girls will be girls; you may beat them and punish them, you may lock up all the jarred jam and loose sugar in a hermetically sealed closet, but as sure as a magnet drifts toward the North Pole, a child will lead the way—to the sugared dainties.

"Doctor, are candies good for children?" requires a discreet, yet valorous reply. As Sir Roger de Coverley might say: "They are and they are not." Sweetmeats, like bread, may be mouldy, they may be stale, they may be eaten in excess. Happily for those who can not afford to squander large sums of money on candies, cakes, sweetmeats, jellies and other gimcracks, Corn Syrup, or as it is often called glucose, can be had at a very low price and from it can be made all sorts of compound foods. What a blessing it is that at this day of higher prices of living people of moderate means can obtain all kinds of appetizing desserts, the cost of which, if made of other ingredients, would be prohibitive.

I have repeatedly and deliberately eaten the commercial glucose and have given it to my own child, with only content and pleasure as the result. Moreover, when I was a child of twelve years old, after school hours I was employed in a candy store where all the dainties were made from inexpensive glucose contained in barrels. You may be sure I ate my fill in those days and set a good example to all purchasers of glucose-made sweets.

The digestive systems of various species are arranged so as to digest certain different classes of food. The coral takes carbonates of lime from sea water to build its fairy-like skeletons; the ostrich jumps with joy as the pebbles rattle merrily in its hide-bound stomach; milk sugar with scarcely a particle of sweetness, nourishes the first years of a baby's existence much better than

cane sugar, or even ice-cream, with a little corn starch, against which, for infants and invalids, *Good Housekeeping* is holding up its hands in holy horror. The bees seek the sweetness of the pollen of the flowers; mice in the barn nibble out the germ or chit of the corn, for here is the fat and protein they need or relish, and leave untasted the starch they do not care for.

Our good friend, Dr. Wiley, who should know about what is good for us, says in his celebrated work on Foods, that candies are made from cane sugar, beet sugar and glucose, and although they are eaten more as a delicacy, yet that their food value is high on account of the sugar they contain. What more can you ask? The same thought was in the mind of the Bourbon Queen, the spouse of Louis XVI., who asked why the besieging peasants who yelled for bread were not supplied with cake. She anticipated the opportunities now available for many who might otherwise be deprived of the use of cane sugar. For despite popular delusions to the contrary, no evil consequences follow the use of glucose any more than follow the use of cane sugar.

There's lots of ignorance floating around about the things we eat, especially the sweet thing called sugar, for there is not one, but many sugars varying one from the other in certain qualities. There is a sugar from the cane, from the beet and the maple. There is a sugar called glucose and another called fructose, which when combined are invert sugar. One or both of these sugars are universally distributed. They are to be found in all fruits. When cane sugar has been boiled with an acid or cream of tartar in the making of candy it is changed into glucose; in the human system all starch is digested into this glucose. Also this is the starch which gives the sweetness to commercial glucose, which when made from starch of the corn is known as corn syrup, and when made from starch of the potato has been called potato syrup. Then there is the sugar of milk.

Cane sugar is intensely sweet, fructose is even sweeter, glucose is not as sweet and milk sugar has scarcely any sweetness. They are all equally nutritious. Commercial glucose, or corn syrup, which is the form

in which the sugar glucose appears, although not as sweet as cane sugar, yet has a wonderful quality of giving to candy and preserves that soft and pliable condition which is so desirable and which is not readily obtained by the use of cane sugar alone.

Anything that replaces the smallest fragment of a simple substance is an adulterant. When gold is added to copper to soften this metal, gold is an adulterant. That does not in any way detract from the intrinsic quality of gold. Not by a jugful. Hence, when glucose is added to cake, fudge, taffy, bonbons or jelly, it is just as much and no more of an adulterant than cane sugar, maple crust or salt would be. Let us then have done with such juggling; it is a mendacious scheme of convicting a substance without evidence.

Commercial glucose is less sweet than molasses, cane syrup or cane sugar. It is all the better. Commercial glucose and candies made therefrom can harm no one. Most of the ninety millions of Americans have been unknowingly and uncaringly using it for forty years, yet paying for cane sugar. Now when everybody knows what we are paying for, a few misguided laboratory chemists set up an impracticable hurrah and scare the poor people to death. Personally, as one who has knowingly eaten and prescribed glucose for twelve or more years, all such maniacal prejudice seems due to a foolish obsession.

Let the child who loves candies, the daddy who eats them and the mamma who makes them, select her "adulterant" as her pocket permits. No harm can come to the little tacker's stomach or the parent's digestion, be the "adulterant" molasses, syrup, honey, glucose or milk sugar. Call a rose in a bouquet of carnations an "adulterant" and you speak truly, yet it will smell just as sweet. Call the gold and copper in a silver dollar "alloys" or "adulterants" and you will spend it all the same. Similarly call glucose an "adulterant," a "Patsy Boliver" or a "commercial product" and it will be just as good, go just as far, and be just as cheap as if you gave it its correct name. So then, let all of us candy eaters save money and buy glucose candy and no longer fear the high cost of living.

## Life-insurance Suggestions

IN every possible instance ordinary life insurance should be supplemented by insurance against accidents. The latter is growing more and more imperative during these days of crowding and hustling and multiplied mechanisms which, though useful, are fraught with danger to people about them. He who takes out both kinds of insurance has made double provision for those dependent upon him. Accidents occur in the most unexpected ways and at the most unlikely times. This is strikingly illustrated by a story of a Wisconsin man's fate, which preaches a powerful sermon to the uninsured. A policy for \$3,000 in a first-class company was placed in this man's hands just as he was boarding a train for a short trip. He had a pleasant and safe journey out, but on his return, a few days later, his train was wrecked by a wash-out, and he and six others were killed. The man was identified by the policy still carried in his pocket. Owing to the fact that he was killed on a train the insurance company, in accordance with the terms of the policy, paid his family \$6,000, or twice the face value of the policy on which he had made but a single premium payment. Many other instances equally significant might be cited.

C. Huntington, W. Va.: The Western & Southern Co. was organized in 1888. Its business shows a healthy growth though expenses of management are generous.

B. Milwaukee: I have frequently commended annuities to those who have no dependents and who are seeking to provide for their own future welfare. This is done more commonly abroad than here.

F. Flint, Mich.: The question you raise about the Royal Arcanum is properly one for a lawyer. My impression is that you are correct and that an action can be brought.

E. Sarnia, O.: The Midland Mutual of Columbus was organized in 1905. It is a small but growing company. (2) I am not able to advise as to the value of the stock. Such investments do not appeal to my best judgment.

N. Flint, Mich.: The Independent Order of Puritans is a fraternal assessment association. I do not see how it can escape increasing its assessments as its death losses increase. I do not believe in this form of insurance.

S. Maysville, Ga.: The Postal Life of New York makes a very low rate because it does not employ expensive agents or pay high commissions. It is under the strict supervision of the State Insurance Department of New York.

H. A. R. Cleveland: The Cleveland Life has only been established a few years. It has hardly had a chance to demonstrate its success for the field is highly competitive. (2) The Indemnity Company has a fair standing, but not the highest.

W. Owosso, Mich.: The Interstate Business Men's Acc. Assn. of Des Moines was organized about four years ago and appears to be doing an increasing business though it is by no means one of the largest companies.

F. East Monroe, O.: State your age and write to the Aetna Life Insurance Co., Drawer 1341, Hartford, Conn. This Company will answer your inquiries in reference to accident and other forms of insurance. It stands well—much better than the Protective Association to which you refer.

Mac. Paterson, N. J.: The Royal Arcanum is a fraternal assessment association established many years ago. The death rate is increasing, and the assessments also. I do not believe in assessment insurance, the burden constantly increases while in an old line company it constantly diminishes as you grow older.

P. Leechburg, Pa.: The Bankers Life of Des Moines was formerly in the assessment class, but is now conducted as an old line company. (2) State your age and write to the Travelers Life Insurance Co., Hartford, Conn., and ask for the cost of their

low-price policy, which is one of the best I know of. I have no doubt as to this company's high standing and the prompt payment of its death losses.

M. Pennsylvania: The Tribe of Ben Hur is in the fraternal class and its members are subject to any assessments that may be necessary to meet the obligations that death may impose. The history of all such associations has shown that as the ages of the members increase, assessments must be increased. In my own experience these assessments became prohibitive. This has been the experience of others. For that reason, I have favored old line insurance in which the premium is fixed at the outset and the payments are reduced from year to year by the dividends the policy may earn. It is much pleasanter to have your burdens lightened as you grow older than to have them increased.

Accident Insurance, Trenton, N. J.: Your informant was correct in stating that accident insurance was quite inexpensive and that it cost much less than ordinary life insurance. Perhaps for this reason it is becoming so widely popular in this era of rush and crush. One of the strongest accident insurance companies in the world is the Travelers, of Hartford, Conn. 2. If you have no local agent to consult, write to the Travelers Insurance Co., Hartford, Conn., giving your name, address and date of birth, and ask for particulars regarding the cost and the benefits of accident insurance. You can mention the Hermit, if you wish to do so.

B. Butte, Mont.: The doubling of the rates of the fraternal brotherhood to which you refer is no doubt occasioned by the increasing death rate. This must be expected in any assessment association. These bodies attract a great many members at the outset by their low rates, but as the deaths increase, the assessments must be increased, so that finally they become a great hardship. I had one experience myself. That was sufficient. In the old line companies, I have had the pleasure of having paid up policies and now have insurance without cost and receive a dividend from the earnings of the policy every year. This is my reason for preferring old line insurance.

*Hermit*

## The Public Forum

THE EDITOR'S POWER.

Arthur Brisbane Editor, New York Evening Journal.

IT is possible for the editorial writer now to talk to at least five millions every day. That actually happens. With our newspaper machinery as it exists, it will be possible to talk to the entire reading public every day. No power can be greater than that. The editorial writer's power is the power of suggestion and the power of repetition—very great forces. First, have something to say. Then say it so people will see it, read it, understand it and believe it. The newspaper is many things in our life. It is the principal literature of the American

people, and, therefore, "good or bad" it is highly important to the country.

THE RULE OF THE RADICAL.

H. E. Eichhorn, Columbus, O.

IF there were no exceptions, there would be no rules. The intent of the law is to govern the general conditions of things, but the Progressive idea is to have laws made that take care of the exceptions. So it is with all public officials. The people will not look at the good qualities that a public official has, or the good deeds that he has done, but they select one of his mistakes and make a great ado about that. It seems to be the age of discouragement in

stead of encouragement, and if it keeps up, the best men will keep out of public life. All permanent progress has been made slowly, and not like the eruption of a volcano as some people would have us believe. The reputation of a man is what the people believe him to be, but his character is what he really is; so it is with the people, the changing of one's party name does not change that party, nor that man, any more than changing the name of a rose to that of a thistle. The rose will still smell as sweet and look just as beautiful. It is time for the people to get down to good common sense, and cease to be swayed by these so-called saviors who have nothing more than their vanity to be gratified.

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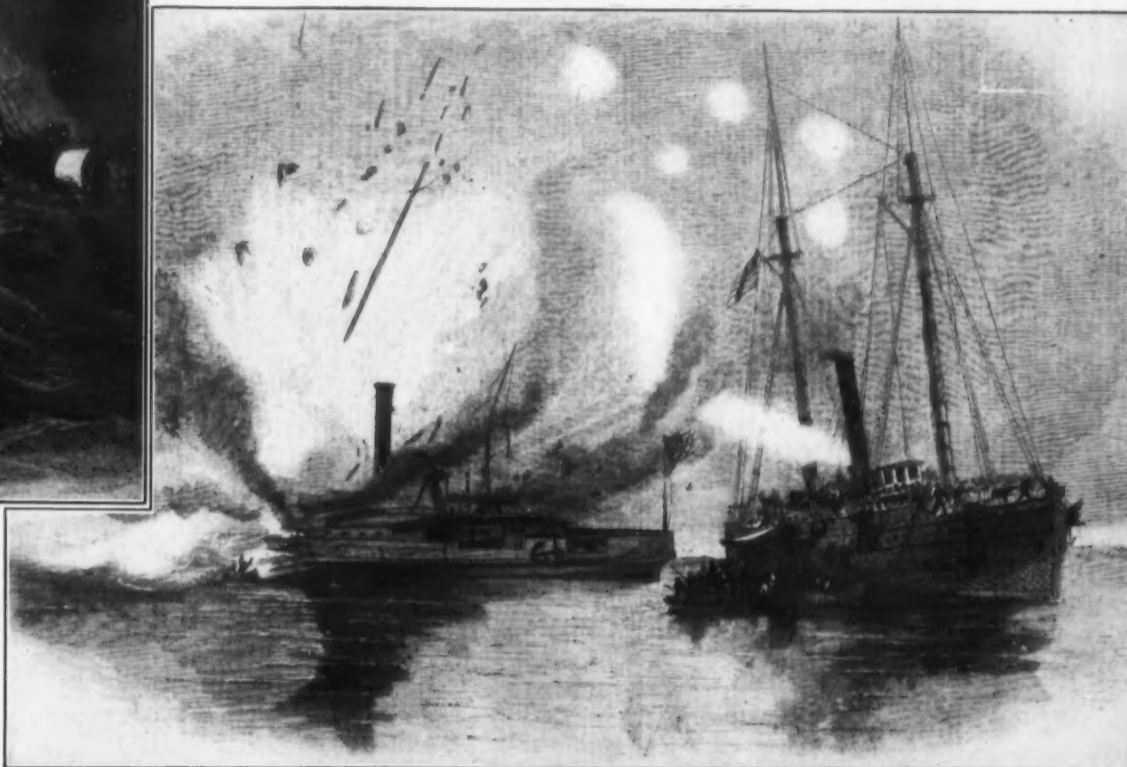
# With the Navy Fifty Years Ago

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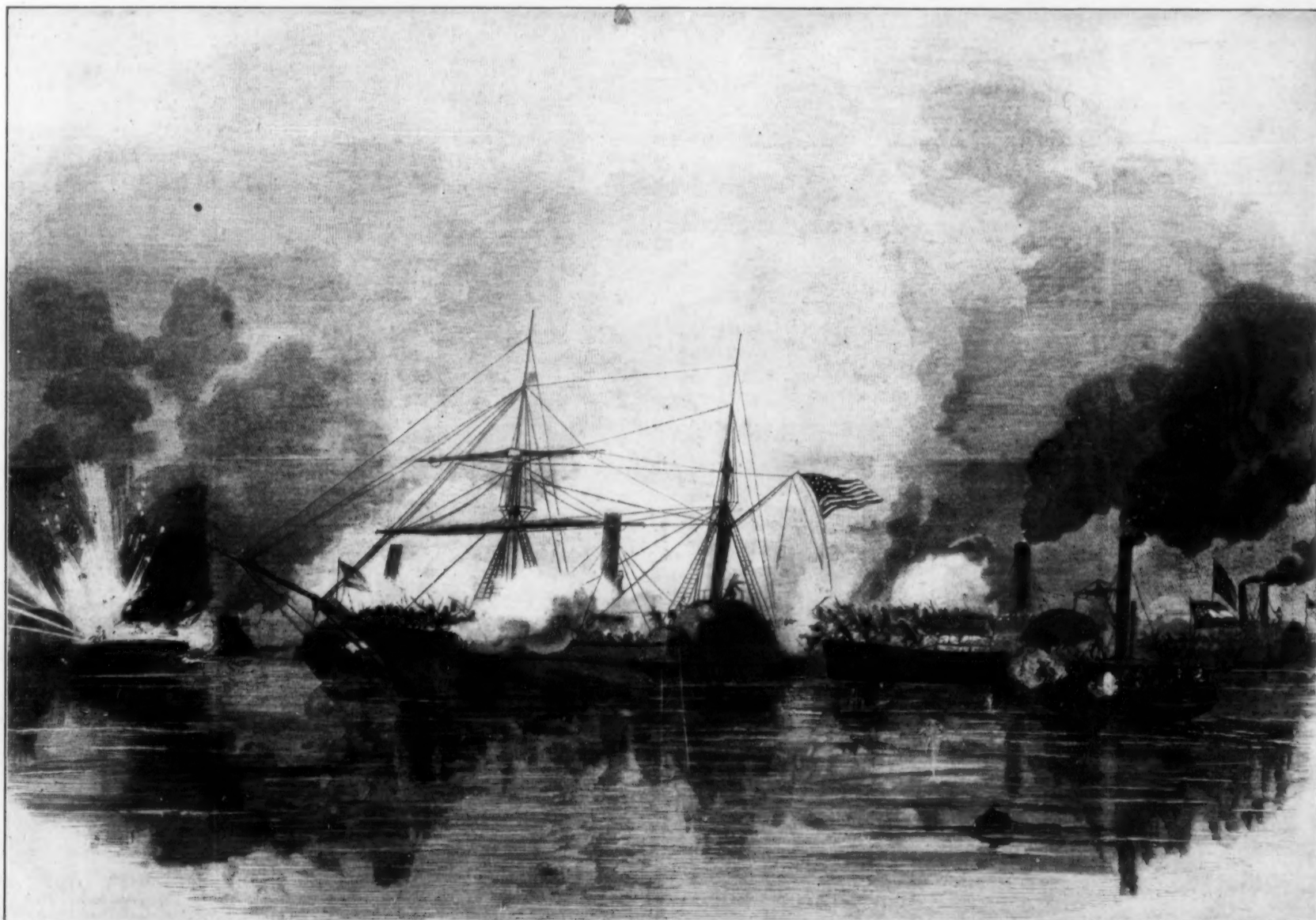
## LOSS OF THE FAMOUS "MONITOR."

The little coast defender which won a victory for the Union side in her engagement with the "Merrimac" on March 9th, 1862, only shortly after her launching, met an untimely fate on the closing day of that year. The noted ironclad in a heavy storm off Cape Hatteras went down with considerable loss of life, although the crew of the United States steamer "Rhode Island," which was towing the "Monitor" south for an engagement against a Southern port, made desperate attempts to rescue the entire crew. The hawser of the "Monitor," when first cut loose, became entangled in the paddle wheel of the "Rhode Island," and this almost resulted in the sinking of that vessel also. The hawser was cut in time and the "Rhode Island" weathered the great storm and saved many of the ironclad's crew. One of the rescued officers told a thrilling story, saying that at the height of the storm it became apparent that the "Monitor" was not fitted for rough weather. The waves dashed over and over the tower and soon she was leaking fast. The pumps were applied, but the water gained on them until the fires were extinguished. Signals of distress were made and the "Rhode Island" lowered a launch to go to the assistance of the "Monitor's" crew. It was a hazardous undertaking, for it was night and it was difficult to see. When the hawser became entangled in the pilot wheel of the "Rhode Island," the "Rhode Island" drifted toward the "Monitor." The launch was between the two larger vessels and seemed doomed to destruction when it crashed against the "Monitor." The crew of the launch sprang on to the deck of the "Monitor" and simultaneously the hawser was cleared from the paddle wheel and the "Rhode Island" retreated to a safe distance.



## NAVAL HEROES BLOWN UP WITH THEIR SHIP.

In the engagement in Galveston harbor on the first day of the year, 1863, during which the "Harriet Lane" was captured, the flagship of the Union fleet, the "Westfield," was destined to an awful fate. The "Westfield," unfortunately, was aground on Pelican Island, in another channel, a short distance from the scene of the engagement. Rather than submit to capture by the Confederates, the officers and men of the gallant crew in command of Commodore Renshaw decided to blow up the ship. In order to carry out his intentions, Commodore Renshaw ordered his crew, with the exception of eight men, to go on board the United States transport "Mary A. Boardman," he remaining with these men to carry out his design. Having ignited the fuse, he jumped into the boat, and told his men to pull away with all despatch. He had scarcely given the command, when, by some miscalculation or accident the explosion occurred and he, with his gallant boat's crew, perished with the ship. This catastrophe and the capture of the "Harriet Lane" were two of the most serious incidents connected with the recapture of the City of Galveston, Texas, by the Confederate forces under General Magruder. The place was attacked both by land and by water. Col. Burrill, the Union commander on shore, and his small body of soldiers were killed or captured, after they had made a gallant resistance. The five Confederate steamers, protected by double rows of cotton bales and loaded with troops armed with rifles, muskets and shotguns, assailed the Union gunboats with great fury. The Federal troops were on a long wharf and had lately disembarked from a transport. A larger number of Federal soldiers were en route to Galveston in transports, but did not get to the scene of the fight, and they later returned to New Orleans.



## A DARING AND DESPERATE ATTACK BY THE CONFEDERATES.

Early in the morning of January 1st, 1863, five Confederate steamers surprised the Union ships lying in Galveston harbor and the "Harriet Lane" was captured by boarding after all her officers and crew had been killed by musketry from the attacking ships' crews. The other Union vessels after an encounter escaped.



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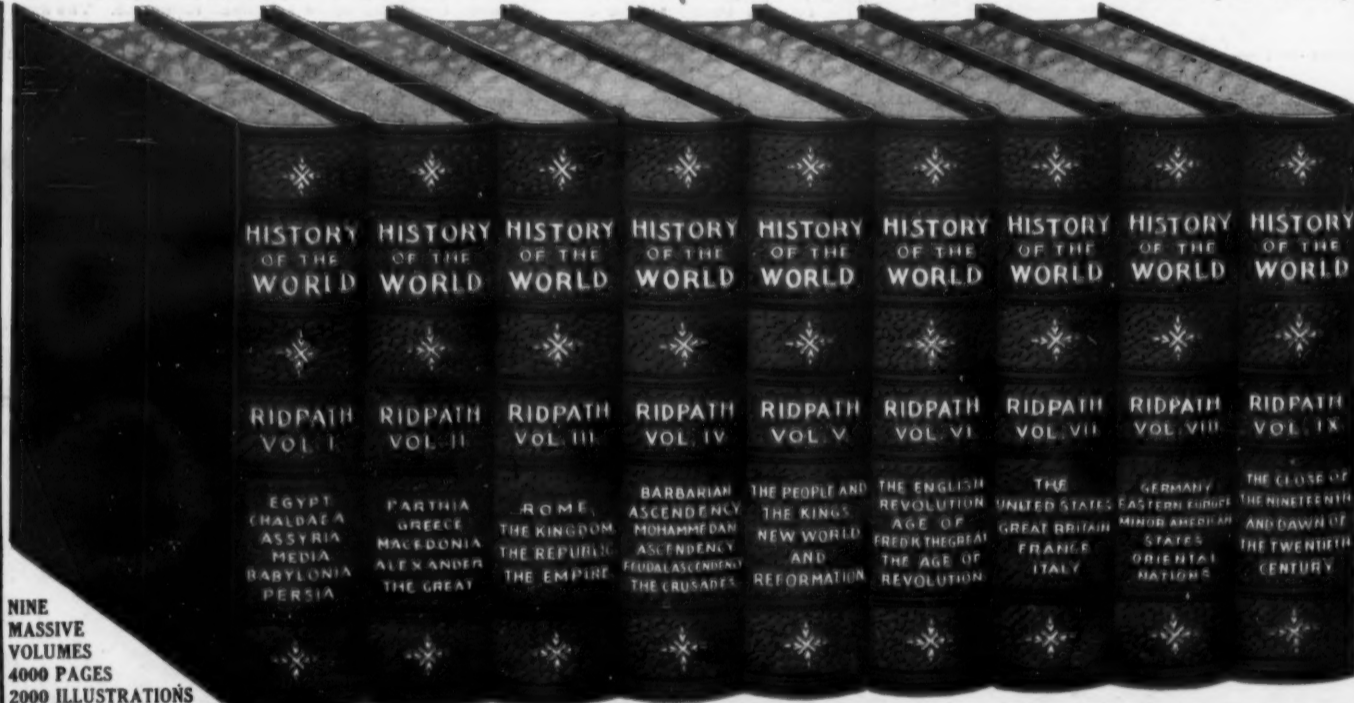
said: "John Clark Ridpath is above all things an historian. His historical works are accepted as standards in schools, colleges and homes. His style is simple, his manner charming."

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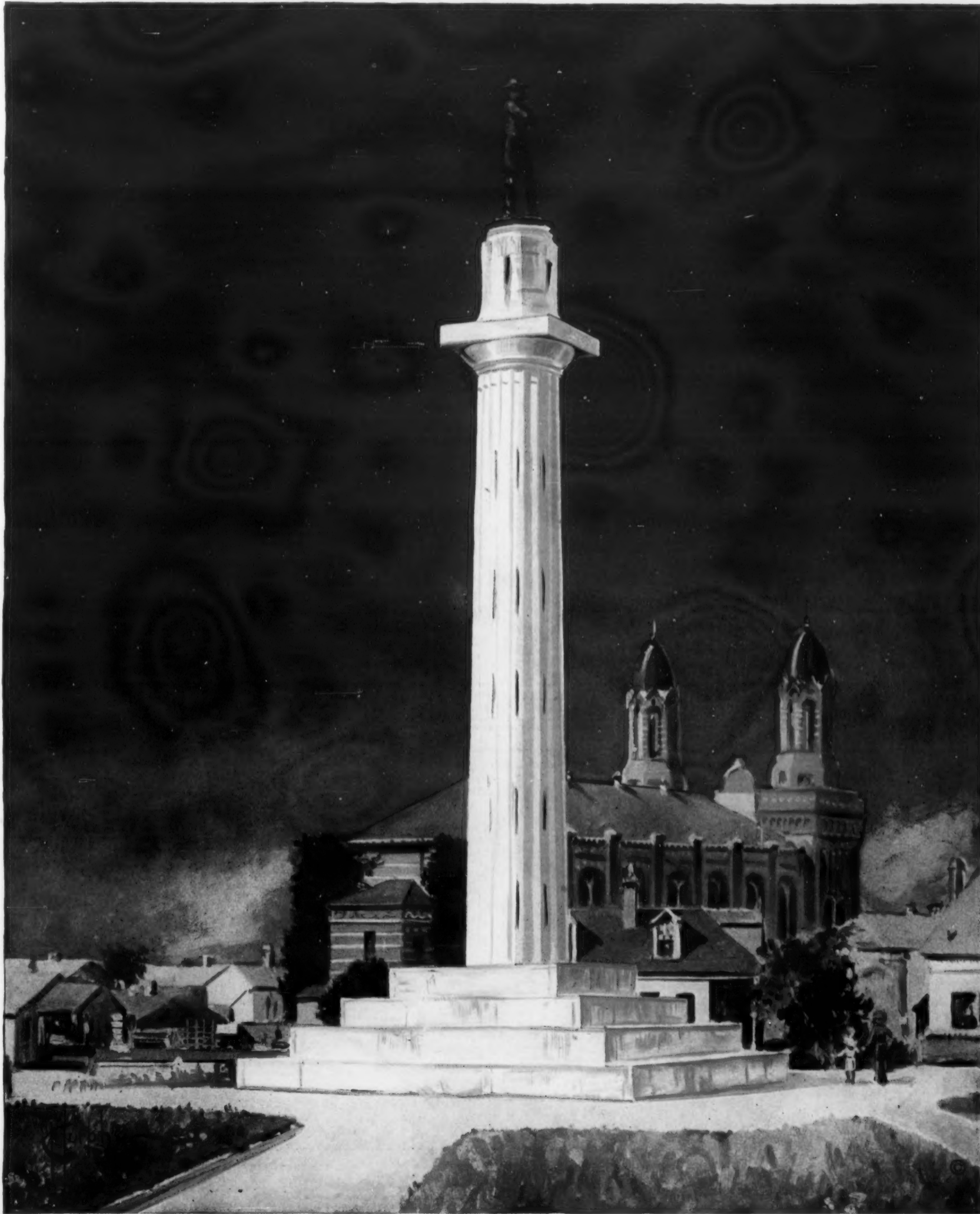
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THE SOUTHERN NUMBER



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# Curious Phases of Life in the Orient

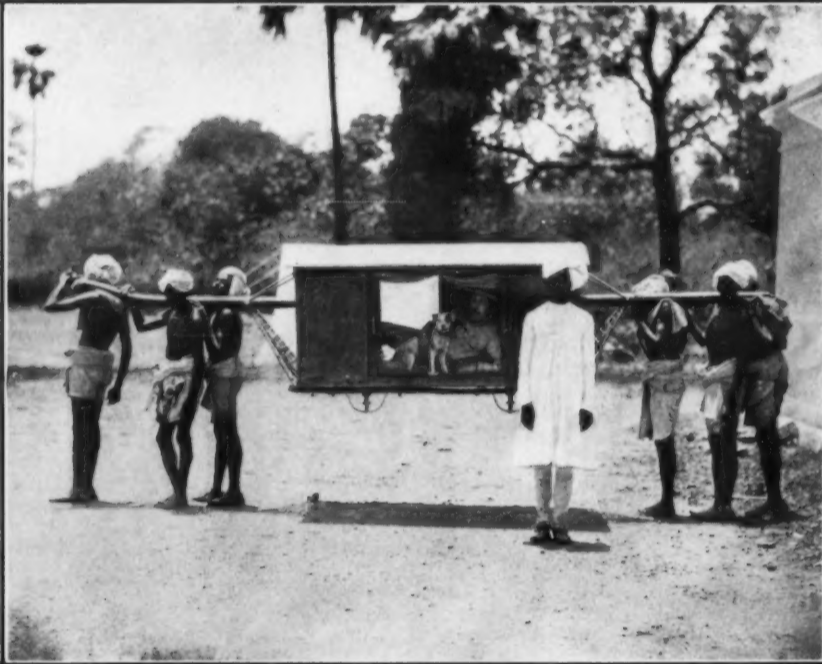


PLYING ANCIENT TRADES.

Half-caste Arab and negro women are shown in the second picture pounding up dates in Muscat, the well-known Arabian seaport and capital of the independent State of Oman. Dates form one of the greatest elements of commerce in the Orient. They are the staple food of the desert folk of Africa and Asia, either raw or dried. The Arabs dry dates and grind them to meal. While soft they are pressed into goat skins and sewed firmly, making the well-known "date cake." Dates are also used for making syrup. Wine is made of the juice of the tree. The date palm grows in sandy, arid soils, so long as it can reach water with its roots, but the fruit will not ripen unless the summer is practically rainless and intensely hot. The charcoal sellers of Kashmir, seen in the first picture, are picturesque sights. The country produces no coal, so charcoal is made in large quantities and these vendors carry it to market in their hand-made reed baskets. While the load is not so heavy it is bulky.

"PAHARI," OR HILL WOMEN, OF INDIA.

In the outlying districts of India on the boundaries near Afghanistan, Thibet and Beluchistan are found tribes of very primitive peoples known as the "Pahari" or hill people. Our group shows three of these hill women, whom the advance of civilization does not seem to have touched greatly. They are fierce in their instincts and are made to do the heaviest kind of work.



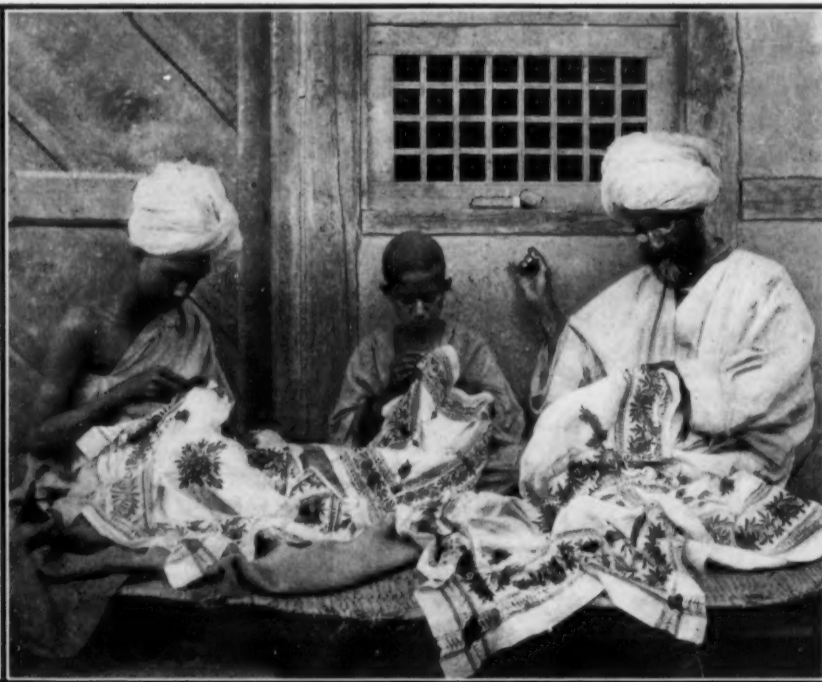
TWO MODES OF TRAVEL IN INDIA.

In 1846 Great Britain allowed an East Indian, Golab Singh, to purchase the province of Kashmir, and gave him the title of Maharajah. Our first picture shows the state in which the Maharajah travels over the Indus River. The second picture shows the most common mode of land travel throughout India, China, and Japan, the palanquin, borne by two, four or six coolies. The planters of India inspecting their plantations are carried in this manner. The coolies are noted for swiftness.



PRIMITIVE HOME LIFE.

A family of Kashmirs, showing the crudity of their home equipment. While the men idle about smoking nargilehs, the women busy themselves spinning and reeling silks which are used in the manufacture of costly Oriental rugs, and also while at work care for their children. Though they live in squalor the people seem to be rugged, strong and healthy and live to venerable ages.



MEN EMBROIDERERS OF KASHMIR.

The natives of Kashmir (also known as Cashmere), India, earn their livelihoods mainly in making shawls, woolen fabrics, silk embroideries, gold and silver ornaments and copper ware. The embroidered shawls from this province have won world-wide fame for the fineness of the cashmere and the exquisiteness and perfection of the embroidery.

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Classified Advertising Service

**THE FINCH SCHOOL—A BOARDING AND** day school for girls from sixteen to twenty years of age, corresponding to college, which develops individuality, cultivates the human interests and sympathies, and is abreast of modern thought. New fireproof ten-story building equipped with every appliance essential to safety and comfort. Basketball and tennis court. Mrs. Jessica Garretson Finch, A. B., LL.B., Principal, 61 E. 77th St., N. Y.

**AGENTS: BUILD UP A REPEAT-ORDER** business, selling Nail Polish. Every man and woman needs it. You soon have big paying business. Not a novelty but a necessity—the newest and best of its kind. Only one representative to a section. Write for particulars now. Priddy Mfg. Co., 404 W. Lexington St., Baltimore, Md.

**LESSONS IN ELOCUTION BY A SUCCESSFUL** impersonator and entertainer. Many years of experience. Negro dialect her specialty. Write for particulars. Mrs. Hardin Burnley, 422 West End Avenue, New York City.

**ADORN YOUR ROOM WITH JUDGE PRINTS.** Charming pictures by Flagg, Hamilton, Christy and other famous artists, suitable for framing. Send 10c. for catalogue and receive a picture free. Judge, 225 Fifth Ave., New York.

**HAVE YOU SOMETHING TO SELL OR EX-** change? Leslie's Classified Column offers its readers an exceptional opportunity to secure big results from small investments. We will prepare your advertisement if you will give us the facts, and put your advertisement in more than 375,000 copies—all for \$1.75 a line. Full information furnished on receipt of postal. Address Classified Advertising Dept., Leslie's Weekly, 225 Fifth Ave., New York.

## AGENTS—150% PROFIT

**FOOT SCRAPER and CLEANER needed** on every porch and outside door step. Right now is the time to sell it. A winner. C. P. Draper, Mass., first order for 200.—Profit \$80. W. W. Harpster, Pa., made \$27.45 profit in 4 evenings spare time work. Write quick for terms of free sample. Thomas Mfg. Co., 4014 Home St., Dayton, O.

# Leslie's

ILLUSTRATED WEEKLY NEWSPAPER

THE OLDEST ILLUSTRATED WEEKLY  
NEWSPAPER IN THE UNITED STATES  
EDITED BY JOHN A. SLEICHER

"In God We Trust."

CLXVI. Thursday, January 23, 1913 No. 2994

New York Office: Brunswick Building, 225 Fifth Avenue. Western Advertising Office: Marquette Building, Chicago, Ill.; Washington Representative, Munsey Building, Washington, D. C. Branch Subscription Offices in thirty-seven cities of the United States.

European Agent: Wm. Dawson & Sons, Ltd., Cannon House, Bream's Bldg., London, E. C., England. Subscriptions and advertising for all the publications of Leslie-Judge Company will be taken at regular rates at any of the above offices. Annual cash subscription price \$5.00.

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The contributor's name and address should be on the back of every photo, and none should be sent in without full, complete and accurate description. Many photos have been rejected because of the lack of correct data. Accuracy should be the first consideration. An inaccurate statement is always challenged, and this is annoying.

The Editor is always ready to consider short stories or articles, which should be typewritten on one side of the sheet only, and should not exceed 3,000 words.

Every manuscript should bear the name and address of the author or sender, plainly on the manuscript, and not on a separate slip or in an accompanying letter.

## It will pay you to place your next policy in the Postal Life Insurance Company

Assets more than \$10,000,000 1912 STATE DEPARTMENT AUDIT 1912 Insurance in force more than \$50,000,000

The triennial audit, just concluded, was a most exhaustive inquiry, made possible because the Company eliminates all branch offices and agents, conducting its business under one roof—from a single headquarters, the Home Office in New York.

The inquiry was made thorough because it was the first examination since the Postal absorbed another, and a larger company, and also because the State Superintendent recognized that his official report would be a practical certification of the Company to other State Superintendents: the latter, mindful of the rigid New York requirements and of the strict supervision of its Insurance Department, have agreed that a company measuring up to New York State standards would be accepted and accredited in other States.

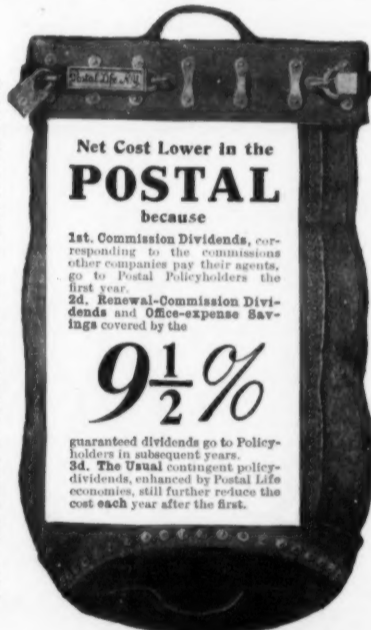
The outcome is therefore flattering to the Postal Life, and commends it to thoughtful insurers everywhere.

The Chief Examiner of life companies in his statement submitted to the Honorable William Temple Emmet, Superintendent of Insurance, refers to the high order of the Postal's risks secured by the non-agency method, and to the progress of the Company in bringing its organization to a high standard of efficiency.

He adds that the cost of securing business by advertising and correspondence has not increased pro rata, with the new business written. The business-getting expense will therefore, as contended by the Company, decrease from year to year.

He also adds that part of the cost of advertising should be charged to old business, as continued publicity has a tendency to keep up the confidence of policyholders and retain them.

The examination covers many pages of a printed document on file at the State Department.



Superintendent Emmet, in a memorandum filed with the Examiners' Report December 16th, 1912, calls special attention to the writing of insurance by mail as bringing the policyholders into communication with the home office. He states that the report shows a general improvement in the condition of the Company.

There is merit, he furthermore states, in the health-work of the Medical Department, not only to the Company and its policyholders but to the general public as well.

Particular reference is made to the absence of litigation arising from questions with POSTAL policyholders.

He speaks of the number of improvements made in the handling of its business, and points out that gains have been made notwithstanding the considerable expenditures in 1912 for betterment of the Company's properties.

Thus is the Company commended by the highest authorities to the public. The official endorsements, the conduct of its business through publicity channels, and its operations subject to the United States postal authorities, carry confidence to intending insurers, as well as to its own body of policyholders.

## Total Assets and Liabilities

At the close of the examination the Company had over \$50,000,000 insurance in force; the policy and other liabilities were fully covered by statutory and departmental reserves amounting to \$10,029,510.10 with an excess or surplus to policyholders of \$226,874.55

The company's reserves and other assets are in approved securities, including state, municipal and railroad bonds; bonds and mortgages, real estate, policy-loans, accrued interest, deferred net-premiums, cash in bank and various other items, aggregating \$10,256,384.65

In writing the Company for particulars for yourself, please give: First, your full name; Second, your occupation; Third, the exact date of your birth. Also mention LESLIE'S WEEKLY of January 23d.

Bear in mind no agent will be sent to visit you. The POSTAL dispenses with agents, and pays to you in cash or credits you in equivalent dividends, or paid-up insurance, the amount of agency commissions.

## POSTAL LIFE INSURANCE COMPANY

The Only Non-Agency Company in America

Wm. R. MALONE, President Postal Life Building 35 NASSAU ST., NEW YORK  
In answering advertisements please mention "Leslie's Weekly."



## POWER FOR YOU!

**NEW STRENGTH, VIM and VIGOR ALL YOURS!** Strength that is more than mere muscular strength. The strength of perfect health, abundant nerve force—the strength of keen relish is now within your reach thru vibration! Nine out of ten people are only half alive. How about yourself. All the joys of life, strength and youth are yours thru vibration. Don't fail to send the coupon below for full particulars about the



## Wonderful White Cross Electric Vibrator

This wonderful instrument gives you the three greatest natural curative agents in the world—vibration, faradic and galvanic electricity. We will send this wonderful machine to you on free trial. You can have the greatest of all curative agents in your reach all the time. Don't be weak. You can be strong and healthy if you will.

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It will chase away the years like magic. Every nerve, every fibre of your whole body will thoroughly tingle with the force of your own awakened powers. All the keen relish, the pleasure of youth, will fairly throb within you. Rich, red blood will be sent coursing through your veins and you will realize thoroughly the joy of living. Your self-respect, even, will be increased a hundredfold.

## THIS MACHINE RELIEVES THE FOLLOWING

Rheumatism, headache, backache, constipation, kidney disease, lumbago, catarrh, heart disease, skin disease, deafness, weak eyes, general debility, nervousness, etc., etc.

## THIS REMARKABLE BOOK SENT FREE

This wonderful book describes the human body—tells how to get healthy and beautiful and how to keep so. It explains all about our wonderful free trial offer on the White Cross Electric Vibrator. Don't fail to get it. It's Free!

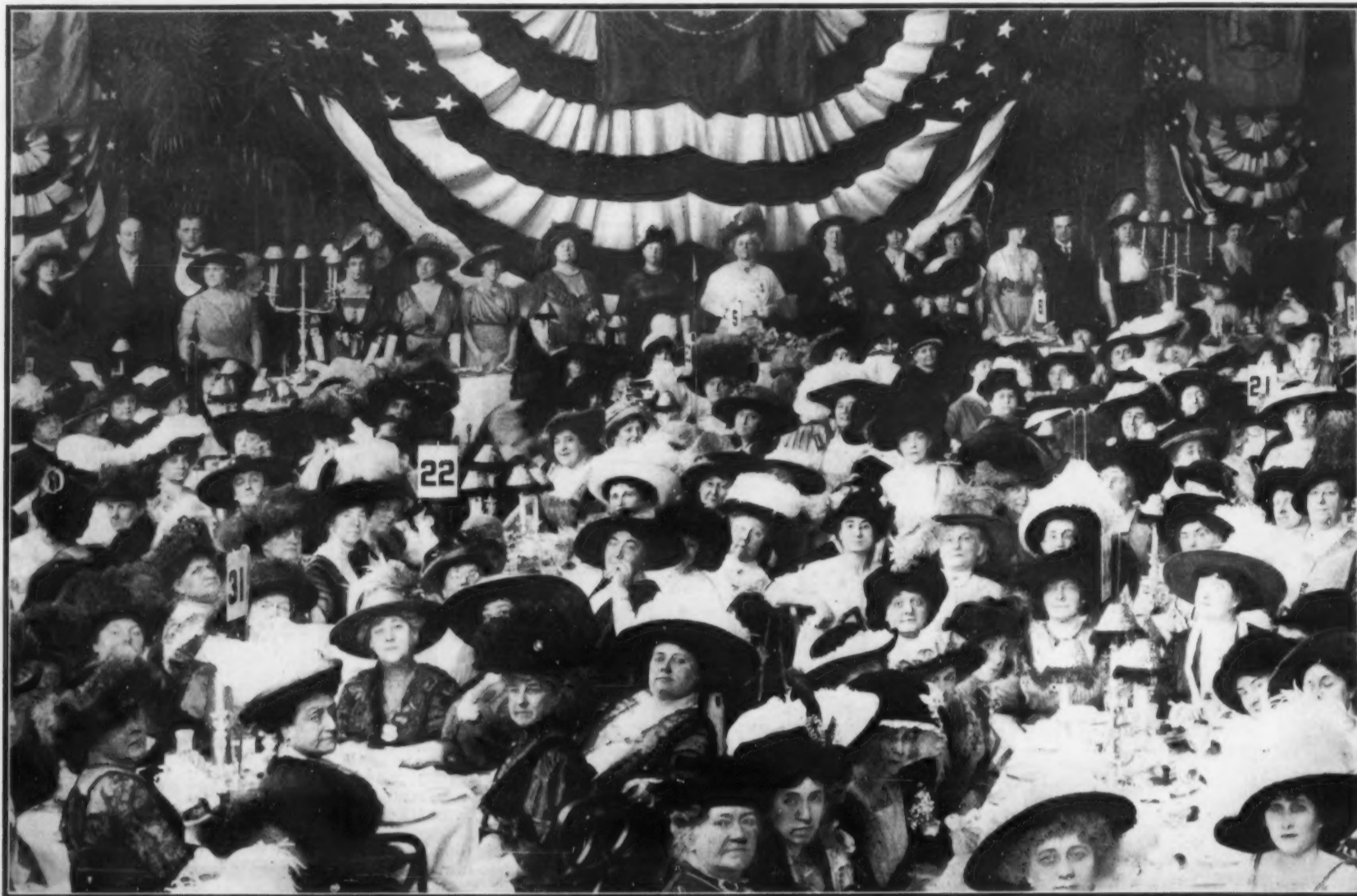
## SEND THIS FREE COUPON NOW

Even though you never intend to buy a vibrator, send and get this remarkable free book, "Health and Beauty." It contains facts and information which you should know. Learn all about vibration. Send the full particulars about the free trial offer on the White Cross Electric Vibrator. I assume no obligations.

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Lindstrom-Smith Co.,  
Desk 9411  
218 So. Wabash Ave., Chicago, Ill.

# Democratic Women Honor Mrs. Wilson



Scene at the breakfast given at the Waldorf-Astoria Hotel, New York, recently, by the Women's Democratic Club as a compliment to the wife of President-elect Wilson, the coming lady of the White House. This was preceded by a reception. More than 1,000 women were present, including many of prominence, and Mrs. Wilson shook hands with them all. It was one of the most brilliant social affairs of the winter in New York. Mrs. John Sherman Crosby, President of the Women's Democratic Club, acted as toastmistress. At the President's table sat Mrs. Wilson, the three daughters of the President-elect, Mrs. John A. Dix, Mrs. James O'Gorman, Dudley Field Malone, Mrs. H. D. Clayton, Mrs. William Sulzer, Mrs. Perry Belmont, Mrs. William Randolph Hearst, Mrs. J. Charles Linthicum, Mrs. William A. Cullup, Mrs. Alice F. Harcourt, Mrs. Eugene Kincaid, Mrs. Lewis Nixon, Mrs. Norman Mack, Mrs. Homer Cummings, Mrs. Martin H. Glynn, Mrs. Irvine Lehman, Mrs. John Purroy Mitchel, Mrs. Andrew Cuneo, George Fred Williams, Mrs. Martin Littleton and Mrs. Charles Ayres. During the program of addresses and music which followed the breakfast, an enormous bouquet of lilies-of-the-valley and orchids was presented to Mrs. Wilson.

## A Tragic Romance of the Sea

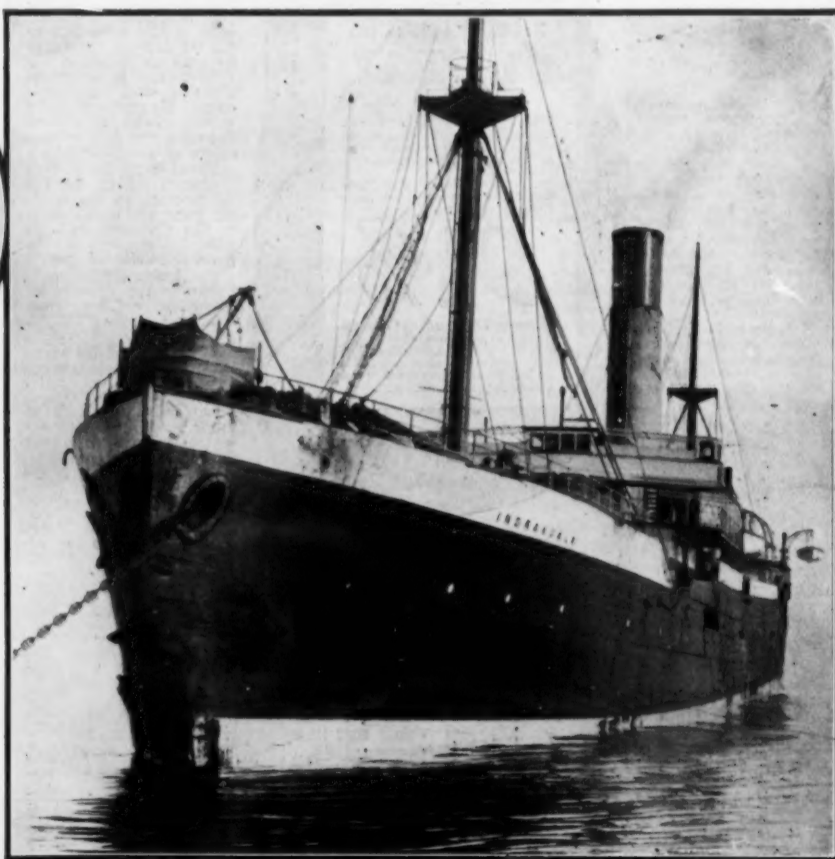


CAPTAIN H. A. GILBERT.

Of New York, commander of the "Julia Luckenbach," who with his invalid wife went down with his ship.

A ROMANTIC tragedy of the sea occurred recently in Chesapeake Bay. The steamship *Julia Luckenbach*, 3,100 tons, from New York, had anchored off the Tangier Island gas buoy, supposedly in a place of perfect security. A light fog was hanging over the bay, however, and the British freight steamship *Indrakuala*, 5,723 tons, came along and crashed into the *Luckenbach*. Nearly twice the size of the American steamer, the Britisher struck the *Luckenbach* on the portside at the second hatch, cutting her almost in two. The *Indrakuala* immediately backed off and water in great quantities poured into the hole in the *Luckenbach*'s hull. In less than two minutes the American steamship sank to the bottom. As a result of the collision fifteen lives were lost.

There were twenty-eight persons on board, including Captain H. A. Gilbert and his wife. Twenty persons were below deck, and Mrs. Gilbert was sleeping in her cabin. She was an invalid and had taken the voyage for the sake of her health. Captain Gilbert made a desperate attempt to save his wife, but was unable to do so and sank with her and the ship. Fourteen of those



BADLY DAMAGED IN THE CRASH.

Tramp steamship "Indrakuala," which collided with and sank the "Julia Luckenbach" off Tangier Sound gas buoy, Chesapeake Bay, beached, with her bows stove in, on Diamond Marsh at the mouth of the great Wicomico River. Fifteen of the crew of the "Luckenbach" lost their lives. The "Indrakuala" picked up six men, but one died of exhaustion.

below deck were drowned and six were picked up by the *Indrakuala*, one of whom soon died.

The eight men on deck, including Chief Engineer Christopher Knugsen, climbed into the rigging of the main mast which protruded above the water. The chief engineer was worn out by the battering of the waves and the icy wind



MRS. H. A. GILBERT.

Wife of the Captain of the "Julia Luckenbach," who perished with her husband. She was taking a trip for her health.

and two hours later he fell into the sea and was drowned. A little afterwards the steamship *Pennsylvania* came down the bay and sighted the *Indrakuala*, which drifted two miles from the scene of collision and was later beached. The latter signaled to the *Pennsylvania* the news of the accident and the *Pennsylvania* hastened to the wreck of the *Luckenbach*, sent away a life boat and rescued eight men in the rigging.

The rescue was one of the most daring on record. A gale was blowing sixty miles an hour, the sea was exceedingly rough and swept over the deck of the *Pennsylvania*. The *Pennsylvania*'s boat and her crew of five managed after great effort to get between the two masts of the sunken ship, and from there life lines were run to the men in the rigging. The latter were nearly exhausted and could not have held on much longer. The boat had the greatest difficulty in getting back to the *Pennsylvania* with the rescued men.

The latter were loud in their praises of the bravery of their rescuers, who appear to be well deserving of recognition by the Carnegie Hero Fund.

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# EDITORIAL

## Responsibility!

**A**N idea prevails that unequal conditions in society exist. Some highly educated minds entertain this conviction. They are earnest and sincere. Perhaps they are over-educated. They may know too much that isn't so. The distribution of wealth to them appears to be very uneven and unfair and it would be, if wealth had been distributed as parents distribute bounties to their children. But wealth is not thus distributed.

A picture was sold in Paris recently for \$100,000. Originally the artist received \$100 for it. His fame and reputation had not been achieved. Now he is selling none of his pictures at the old prices. Such things are happening every day and in every walk of life.

A poor miner whose outfit on a prospecting tour, costing less than \$15 was provided by some benevolent friend, suddenly uncovers a vein of marvelous richness and blossoms out as a millionaire. A man who was a truck farmer in the suburbs of New York, thirty or forty years ago, dies and leaves to his descendants not a truck farm, but improved real estate worth millions.

A struggling mechanic, invents a device, brings it to public attention and sees his income mount into the hundreds of thousands. A pack peddler emigrating to our shores and starting out to sell suspenders and handkerchiefs from house to house, establishes himself in a little store in a prosperous city. The little store grows year by year until it becomes a beehive of industry with fabulous earnings. This is the way that wealth is distributed.

Would anybody change it? Yes, everybody who hasn't achieved success, but what about the others? There is poverty in the world. The Good Book long ago told us, "For ye have the poor always with you." But who will deny that much of the world's poverty falls upon those who either will not work or will not save.

Many suffer the pangs of hunger who do not deserve to do so, but it is not because work cannot be found, for the cry for labor is heard on every side. Every one must sympathize with those who through sickness or injury, or any other misfortune are incapacitated for self-support. For these abundant provision has been made in institutions especially provided by private or public bounty.

A self-respecting man or woman who faces poverty seldom advertises that fact, preferring to suffer in silence rather than to accept assistance. This is the class that appeals most deeply to the sympathies of the benevolent and that should have first consideration. This embraces the toilers to whom our hearts go out in kindness and to whom a helpful hand should be stretched.

But there is another class—noisy disturbers with no desire to work and no capacity to save, that make the loudest clamor. Shifty and thriftless, they proclaim their hatred of those who succeed. They regard themselves as the victims of an unjust social system. They disturb the peace and contentment of willing workers and find their greatest pleasure in recruiting the ranks of the dissatisfied. Their power for evil is great.

They win the sympathies of many by professing to be the advocates of the people, the defenders of the poor and the leaders of a higher civilization. How far these false guides will go has been revealed by the violence, bloodshed and crime that have stained the records of our industrial progress.

And what is being done to offset the influence of these tireless workers of mischief? The yellow newspapers and muckraking magazines are constantly stimulating the spirit of unrest, of envy and malice. Who gives these publications their chief support? What efforts are thoughtful men making to stem the tide of distrust?

Let us put the responsibility where it belongs. This is what Mr. C. W. Post endeavors to do in his striking contribution to LESLIE'S appearing on another page of this issue.

## Fair Play Demanded.

**I**N criticising Dr. Carl L. Alsberg, his successor in the office of Chief of the Bureau of Chemistry, Dr. Wiley has shown exceedingly bad taste. Not only so, but as a criticism of a fellow chemist, it is a violation of the ethics of the profession, for which there is no excuse. In such matters, scientists are quite as sensitive as physicians or surgeons. By his unwarranted attacks on his successor, Dr. Wiley has lost standing in his profession; and, we believe, has lost many friends also by an outbreak, as unfair as it was unprofessional.

If ever "silence were golden" it was when Dr. Wiley learned of the appointment of one of the country's most eminent younger scientists to the position once occupied by himself. The unquestioned ability of Dr. Alsberg as a chemist, Dr. Wiley is compelled to acknowledge. If there is any qualification we have a right to expect of the Chief of the Bureau of Chemistry, it is that he be a chief chemist in every sense of the word. So unquestioned is Dr. Alsberg's ability in this regard that the Referee Board, the one particular thorn in the flesh of Dr. Wiley when Chief Chemist, may no longer be necessary in the interest of scientific accuracy.

But concerning the administrative ability of the new appointee, Dr. Wiley appears to have grave fears. Better wait and see. The position is that of the head of a bureau, not of a department. Should Dr. Alsberg not show the

ability of his predecessor in administration and in keeping himself in the spotlight, there will be above him the Secretary of Agriculture, a Cabinet officer chosen not primarily for his scientific attainments but for his administrative powers. Those who know Dr. Alsberg believe he will be quite equal to the demands of the office in this regard. So do we.

As to the insinuation that Dr. Alsberg owes his appointment to certain "interests" that fear a just enforcement of pure food laws, it is unworthy of Dr. Wiley even with the ill-will he would doubtless have towards any incumbent of the position of Chief Chemist, not of his own choice. The supporters of Dr. Alsberg included all of the most prominent scientific workers in the United States. Dr. Alsberg declares that he has never had any connection with "interests" which would be affected by his new work. That Dr. Wiley with his hold on the popular imagination should seek by innuendo to weaken his successor's reputation, is nothing short of contemptible. In all good taste and fairness, he ought to give his successor a fair chance and a square deal. And that is what he is bound to have from the American public.

## A Wonderful Church Awakening.

**T**WENTY-FIVE years ago it would have been impossible to have brought together a body representative of all the leading evangelical churches in the United States such as the Federal Council which recently held its second quadrennial session at Chicago. In estimating the value of the Council, this fact should be borne in mind. For that value consists not simply in the practical results achieved but also in the spirit of catholicity and fraternity which the Council fosters among the evangelical denominations, the growth of which spirit makes all churches more effective in their own particular fields of service and influence. If the ideal be organic union of all the scattered branches of the Protestant Church, federation is the first big step toward a truer mutual understanding, and should be encouraged accordingly.

But the Federal Council of the Churches of Christ in America has not been content simply with drawing the churches more closely and sympathetically together. Through its various commissions, Home Missions, Family Life, Sunday Observance, Social Service, Peace and Arbitration, etc., it has actually done things. The Commission on Social Service has been particularly active and has proposed a social platform in which the protection of the family, the abolition of child labor, the regulation of the conditions of toil for women, the protection of workers from dangerous machinery and occupational diseases, a release from employment one day in seven, and other kindred matters are treated from the standpoint of enlightened Christian brotherhood.

The weak spot in a body like the Federal Council is that its meaning and purpose, its accomplishments and even its existence are slow to filter down to the consciousness of the members of local churches throughout the country. Affiliated State and city federations of churches will help to bring this about. Until the rank and file of church people realize that they have in the Federal Council a body representative of 30,000,000 church members in the United States, equipped to be their servant in social and religious work, the Council will not be able to exert its full influence.

## The South!

**I**T used to be the "Sunny South." Now it is the "Golden South."

A great part of this week's issue of LESLIE'S is devoted to Southern topics—not because they are Southern, but because they are national.

The development of the wonderful natural resources of what are known commonly as our "Southern States" has been the marvel of our industrial history. We are only at the opening pages. The wealth in cotton, in lumber, iron, coal, oil, and even the precious metals, which the South possesses has been only in part disclosed.

Its wide expanse of arable lands still untouched invites the immigrant southward. Its fertile soil, its genial climate and hospitable people make the invitation particularly attractive. The tide of emigration, turning southward now more than ever, has only begun to flow. It means a tide of wealth and untold prosperity.

We have no patience with those who patronize our friends in the South, who talk of the forgiveness of the past and of the wiping out of sectional lines. The South is the mother of the country. American patriotism was reared in its bosom. It has given the nation some of its ablest statesmen, its wisest leaders, its most brilliant editors and sagacious counselors.

In its charities, its benevolences, its religious and educational work, no part of the Union excels it. For hospitality, it has no equal.

The South furnished the first stars in the American flag and the bravest soldiers who fought in their defence. Bright and luminous they were, and are and always will be.

Go South, young patriot! Go South!

## Compromise.

**D**ISPUTES are settled by compromise. Wars are ended by conferences, but the terms of peace are always written on lines of mutual concession.

The stubborn man who will not yield, usually finds himself alone. There are principles on which there can be no compromise, such as honesty, fidelity, morality and justice. But differences between men and parties do not involve the virtues of the human race. Rather are they evidences of human traits.

So when our thoughtful friend and generous Bull Moose

leader, Mr. Frank A. Munsey, in his New York Press editorially calls a halt on the warfare between the Republican and Progressive Parties and bids them get together on neutral ground and save the country from those who are determined to destroy the policies on which prosperity is founded, he is entitled to respectful consideration.

We are glad that he is receiving it. This much we can say without sacrificing a principle or betraying a party. Mr. Munsey has taken the first step. Col. Roosevelt opposes it. Men die, parties live, but principles remain forever.

## The Plain Truth.

**C**ALAMITIES! If any State in the Union had had an earthquake or fire causing a loss of from \$20,000,000 to \$40,000,000 we should have stood aghast. But the recent extraordinary cold snap in the citrus fruit belt of California is reported to have ruined almost four-fifths of the orange and lemon crops. The estimated damage is put by some as high as \$40,000,000, of which between \$5,000,000 and \$8,000,000 will be a loss to railroads in curtailed freight receipts. Nature exerts its destructive forces in many ways, sometimes with the violence of an earthquake and at others with the silent, sweeping icy hand of the Frost King. California has suffered in recent years from both visitations. But its wonderful natural advantages, its wealth of resources, and above all its self-reliant people may always be depended upon to lift it above every adversity. But hasn't it had its share for the present?

**S**HOES! American-made shoes are best and cheapest. To say that after the extra cost and handling they are sold abroad at a lower price than here is absolutely contrary to fact. W. C. Taylor, editor of the *Boot and Shoe Recorder*, is authority for the statement that American-made shoes selling here for \$5.50 and \$6.00 a pair bring the same price in England, \$6 and \$7 in Paris, \$8 in Buenos Aires, and corresponding prices elsewhere. "I am fully convinced," says Mr. Taylor, "that American shoes of good grade and acceptable style are cheaper here, not only relatively, but absolutely, than they are in any country in the world. There is no question as to the relative cheapness, inasmuch as a day's work in America will buy a better pair of shoes by 50 cents than it will in any other country." The other statement, as to absolute cheapness, is borne out by the experience of all travelers. The people of the United States wear better shoes than those of any other country, and they buy them more cheaply.

**F**RANK! Not the low postal rate that magazines and newspapers receive, but the abuse of the franking privilege is the real cause of the postal deficit. Political campaign material was responsible for the difference between a postal surplus and a postal deficit for the fiscal year ending June 30, 1912. If all the matter which went free through the mails last year had paid postage at the usual rate it would have netted the Government \$20,000,000. About \$3,250,000 of this amount should be placed to the credit of campaign material, read into the *Congressional Record* for no other purpose than free distribution. Why has nothing been done to correct this abuse? Because practically "everybody's doing it." The legitimate use of the franking privilege for public documents need not be interfered with, but its abuse in the sending of heavy printed matter, for purely political purposes, as first class mail should be stopped. There would then be no postal deficit to be laid at the doors of the magazines and newspapers.

**R**EADY! The automobile manufacturers of this country have prepared a very comprehensive and convincing argument for presentation to Congress to show the great injury that would be inflicted upon the prosperous automobile business of this country if the protection of the tariff were materially lessened. The Collar and Shirt Manufacturers Association of Troy, has appointed a committee to prepare a line of action with reference to the tariff and to attend the hearings on that subject in Washington and make a protest against any change in the present policy of the Government. This is good work. It should have the earnest support of all the employees in the industries referred to, for only in this way can it be made effective. The people are in favor of a revision of the tariff but only on such a basis as will not involve a shock to the prosperity of our industries and a reduction of wages of their employees. While this battle is waging, does the thought occur to the manufacturers, who are so deeply concerned in the outcome, that the advertising patronage they gave so liberally to the tariff smashing publications brought the greatest comfort to the enemies of protection?

**W**ORSE! The one thing desired in the disintegration of the "Tobacco Trust" was the restoration of competition. Sufficient time has now elapsed since the Supreme Court's decision to be certain that there has been dissolution according to the court's decree, and that the much desired competition is the order of the day. But the results are not altogether agreeable to the little man in the tobacco business and to the independents generally. Competition of the most intense sort is being carried on by the big concerns produced in the split-up of the "Trust," and the independent companies and the little man simply can't stand up against it. On their own statement, according to *Bache's Financial Review*, their latter state is worse than the former. Before the days of great combinations of capital there was competition of a fierce and bitter sort, many times, among great numbers of small, independent companies. That day can never be brought back by court decrees any more than the hands of time can be turned back.

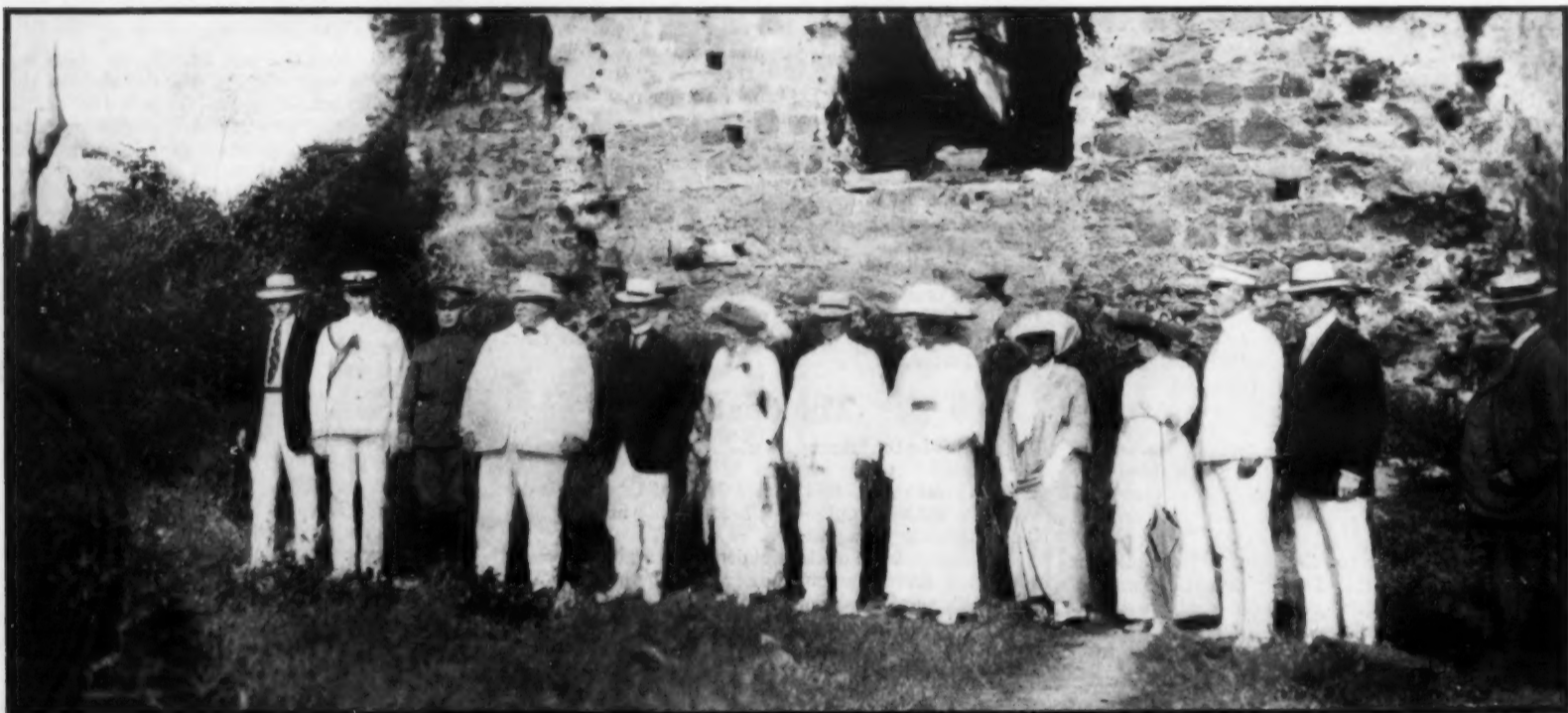
# A Great Engineering Triumph

The Panama Canal as Lately Viewed by President Taft



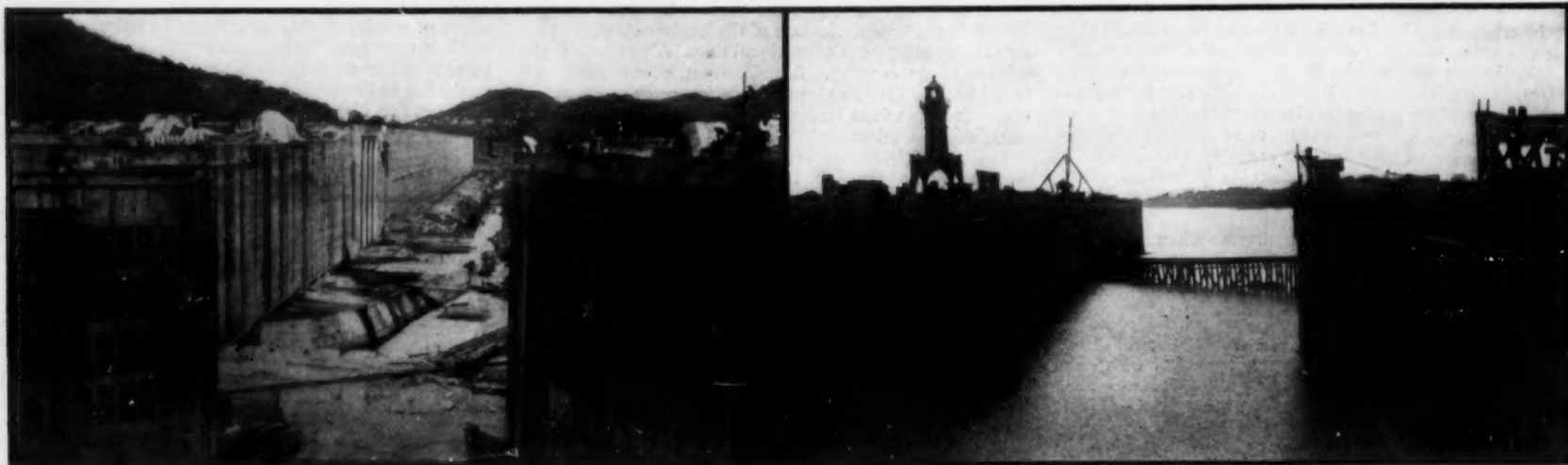
THE MAMMOTH LOCKS OF THE GIANT DITCH.

View of the Miraflores locks, on the extreme Pacific end of the Canal. A small lake about two square miles in area will be formed between Pedro Miguel locks and the Miraflores locks, the valley of the Rio Grande being closed by an earth dam on the west side and a concrete dam on the east side of Miraflores. The approach to the locks will be through sea level channels about seven or eight miles in length and about 500 feet wide. The locks themselves are 1,000 feet long and 110 feet wide. Ships will not be allowed to pass through the locks under their own power, but will be towed by powerful electric locomotives running on cog wheels in the tops of the lock walls.



LAST OFFICIAL INSPECTION OF THE CANAL BY PRESIDENT TAFT.

The President's party in front of the ruins of an ancient Spanish cathedral in the old city of Panama, at the Pacific end of the waterway, which was founded in the 15th century and sacked by the famous buccaneer Morgan in 1671. The President was enthusiastically received throughout his entire trip along the Canal from the Atlantic to the Pacific. Left to right: Charles Taft, son of the President; Lieut. Com. Timmons, of the Navy; Major T. L. Rhoads, Aide to President Taft; President Taft; Governor Thatcher, of the Canal Zone; Mrs. Thatcher, and Judge and Mrs. Jackson. Secretary Hilles is next to the last on the extreme right.



THE LOCKS AT PEDRO MIGUEL.

These locks, the second in from the Pacific coast, are the same size as the locks at Miraflores and of somewhat similar construction. In our photo the electrically operated lock gates are seen closing. These are steel structures seven feet thick, sixty-five feet long and from forty-seven to eighty-two feet high. They weigh from three to six hundred tons each.

THE GIANT LOCKS AT THE ATLANTIC SIDE.

The Gatun locks from the Lake side of the locks. These locks will also be equipped with electric locomotives for pulling ships through. The average time of filling and emptying these giant arteries of commerce will be about fifteen minutes. The small tower at the left of the picture is a range light to indicate after dark to a ship's officers the exact position of the locks.

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# States Which Are Great Producers of Wealth

EDITOR'S NOTE:—The editor of "Leslie's Weekly" sent a letter to the Governors of the different States, asking each to write on the general conditions of his own State and tell frankly and honestly how affairs were going in his section. The answers are wonderfully interesting. Several replies have been printed in recent issues and three more are given on this page. Additional responses are to appear in future issues. They all join in the opinion that conditions never before looked so promising. The articles will give a bird's-eye view of the whole country that will be an inspiration to every reader.

## What Arizona Offers the Home Builder

By GOVERNOR GEORGE W. P. HUNT

It is only within the past two years that general attention has been drawn to Arizona's commercial and industrial resources. Those two years include the beginning of the work for statehood and full attainment of that boon. The effect of self-government has been remarkable in several respects, although at this writing Arizona has been a State less than ten months. So far as the rest of the country was concerned, it was as if a bright new star had suddenly appeared in the heavens, where there was none before, a star so large and commanding that the whole country sees, wonders and inquires. Arizona as a Territory was overlooked, as is usually the case with Territories, because the people of this country have learned to associate self-government very closely with industrial independence and opportunity. Arizona's star had been in the constellation all these many years, its development by large corporations has been going on for more than a quarter of a century, and many an individual and corporate fortune has been made. But it was a Territory, and its light was dull.

Those who know Arizona and its resources best realize the need of an educational campaign among the people of the East and North. A totally wrong impression of the physical conditions has been permitted to grow, until we now actually face the fact that a very large number of Americans must abandon nearly all of their former ideas regarding the State, and learn the true situation. For example, how many know that the possibilities of agriculture in Arizona are immense? How many know that the actual accomplishment of this industry is already great? The last census credited Arizona with a little more than 200,000 people, yet the irrigation projects have prepared hundreds of thousands of acres for the most profitable and pleasant cultivation, under delightful climatic conditions, and will provide an area capable of

supporting a farming population alone of 500,000. In other words the population of Arizona, as given in the census, can be more than doubled, and all of it placed on farms!

When Americans who are enduring bitter cold weather for nearly six months, and cultivating the soil during the rest of the year, learn the truth about Arizona conditions, we are going to have a remarkable increase of population.



GEORGE W. P. HUNT, Governor of Arizona

This is as inevitable as the operation of the laws of nature, for the combination of climate, soil and water offered by this State appeals to any practical farmer as presenting first choice in the matter of location.

Irrigation has already been extensively applied, and the future will see a great deal more of it. The Salt River Valley, irrigated by the Roosevelt dam, is only one instance and without exaggeration is one of the country's garden spots. This project serves 136,000 acres at present, and it is planned to increase the area. Recently the Colorado River project at Yuma was dedicated. This consists of wonderful engineering work, involving the building of a great dam, and a siphon under the river bed. This work reclaims at once 150,000 acres, and as further plans mature the total area under irrigation near Yuma will be 350,000 acres. Many other projects can be cited, and it is safe to predict that the work will not cease until every barrel of available water is put to practical use.

We mentioned statehood and its favorable effects upon the development of Arizona. This means much more than is ordinarily the case, for Arizona has a constitution which places its government absolutely in the hands of the people. This statement is meant to be comprehensive, and can be accepted as such, for no other State in the Union has taken such advanced ground with respect to popular rule and equality before the law. The period which saw control by special and powerful interests is gone forever in Arizona. In its place we have established the gospel of human rights and the conservation of man. The citizenship of Arizona can become just as highly developed as it lies within the power of intelligent and independent American citizens to bring it about. There is nothing to hinder progress along this line, and the belief is warranted that the situation will add strongly to the appeal of the industrial opportunities.

## Oregon the Land of Opportunity

By GOVERNOR OSWALD WEST

OREGON is a wonderful land of opportunity. It is, to a great extent, a virgin garden in which the good things of life may be made to grow. To every one it holds out its hands in welcome, as a beacon to a haven of refuge where peace and plenty dwell.

I am asked to tell of the outlook for prosperity in this State for the year to come. I can say no more than that this is a land where the people are always happy and contented, where the crops are never known to fail, where the sun of progress and of prosperity is on the ascendant and where the new day of the future is just breaking into the golden light of dawn.

But here I want to pause a moment with those of our Eastern brethren who have their eyes upon the bag of gold at the western foot of the rainbow of promise. To them I want to say that this is not a State primeval where vast farms and vast fortunes await the coming of the ox-cart and the pioneer. Those days have gone. Oregon to-day is a State of magnificent and growing cities, of wealth-producing forests and mines, of fertile farms and fields and orchards. It is a garden of opportunity awaiting development, but it is not a place of unlimited work for the man with willing hands alone. The man who works with his bare hands will find his opportunity in ever-increasing measure as capital fills the vacant places, but I do not want any words of mine to lure a deserving and



OSWALD WEST, Governor of Oregon.

industrious fellow man to disappointment away from home. Therefore, what I write about Oregon's prosperity must be read with this caution in mind.

I have said that Oregon is the land of opportunity, and it is, in the fullest sense of the word. It is the western gate to the Orient for the commerce of the vast Inland Empire of the Northwest. Through the harbor of its metropolis will flow that ocean commerce that will follow the completion of the Panama Canal.

For many years Oregon has been stagnated by lack of railroad competition. The Southern Pacific and the Oregon Railroad & Navigation Company, both Harriman lines, held the State bottled up for their future use. Its farms, its fields, its forests and its mines lay at their feet, waiting their caprice. This condition has been changed by the coming of competing roads until now the hills are being tunneled and the valleys are being gridironed by steam and electric lines. With their coming the big farms are merging into the smaller holdings, scientific farming is taking the place of the old methods of the pioneer and the whole State is teeming with new life, new energy and advancing prosperity.

Oregon is one of the foremost lumber producing States in the Union and her supply as it stands today is good for many years without taking into consideration a system of reforestation. Her mines are in their infancy, but fortunes

(Continued on page 102.)

## Colorado's Wonderful Future

By GOVERNOR JOHN F. SHAFROTH

CONDITIONS in Colorado are good and prospects bright. Her resources are wonderful. We have over 3,000,000 acres of the richest irrigated lands. We produce 100,000 tons of refined sugar each year. Applying by irrigation moisture under a perpetual sunshine to the soil produces in quantity and quality the finest crops in the world. The \$75,000,000 invested in the live stock business bring a bountiful return.

Colorado each year produces \$100,000,000 in agricultural and horticultural products; \$38,000,000 in gold, silver and other metals, and 10,000,000 tons of coal. According to the geological survey at Washington, Colorado has within her borders 371,000,000 tons of coal, sufficient to supply the world, at the present rate of consumption, for 300 years. Her iron ore is unlimited. Gold was first discovered in Colorado about 50 years ago, and silver, lead and copper followed fast. During a half century Colorado has given to the world more than a billion dollars' worth of these metals. The next 50 years will see several times that output.

Colorado is a well-watered State. From its great watershed the Mississippi derives a large part of its flow, through the Laramie, North and South Platte, Republican, Arkansas, Cimarron and Canadian Rivers. From Silverton the Rio Grande starts on its way to El Paso and the Gulf of Mexico. From its western slope Yampa, White, Grand, Gunnison, Green, Dolores, San Juan and Las Animas send their waters to the Colorado, which pours through the

Grand Canyon of Arizona down to the Gulf of California. These streams supply the State with the means of irrigation on an extended scale.



JOHN F. SHAFROTH, Governor of Colorado.

The power which can be generated by falling water in her mountain streams is from 1,000,000 to 2,000,000 horse power. So cheaply can it be generated that one water power plant sold its entire output at one-half a cent a kilowatt hour. Such advantages must make Colorado a great manufacturing State. According to the United States census even now Denver's manufacturing output is \$52,711,000 a year, or more than \$1,000,000 a week, and its factory payroll is more than \$1,000,000 a month.

There are solid mountains of the finest white marble in Colorado, which can supply the world's demand for a hundred years. That industry at the town of Marble is shipping its products to cities in every State in the Union. The postoffice building at Denver, now being erected of that material, is pronounced to be the most beautiful public edifice in America.

Six millions of acres of forest reserved for the public domain shelter elk, deer, bear and other wild creatures, making that part of the State a hunter's paradise. The mountain rivulets teem with brook trout, and the rivers and lakes with salmon and broad back trout.

Colorado's scenery and climate are unsurpassed and are certain to become assets of greater value than those of Switzerland. Only twelve per cent. of the resources of Colorado have been developed. Within the next ten years her progress will be the marvel and wonder of the world.

# Preparing for the South's Greatest Victory

What a Single Commercial Organization Has Done to Swing the Searchlight Southward

By CLARENCE J. OWENS, Managing Director Southern Commercial Congress

OF the 27,410 miles of navigable rivers in the United States, omitting the Ohio, the Missouri and the northern portions of the Mississippi, 18,000 miles are found in the South; or including the Mississippi basin, the South possesses nearly 24,000 miles out of the total possessed by the nation.

The Southern Appalachians, with their surrounding region of productivity, above ground and under ground, are unique among the water-power regions of the United States. The South excels all other portions of the United States in rainfall except the Puget Sound region. The South possesses several hundred varieties of soil susceptible of the highest cultivation. There are 300,000,000 acres of such land which have not been touched by the plow.

The South possesses by far the greatest portion of the 80,000,000 acres of wet lands in the United States. These represent the richest soils imaginable when reclaimed. The greater portion of the South lies within a region of 210 days between frosts, in which particular it has the advantage of the rest of the nation. The South has for three years produced more lumber than all of the other States together. Its climate is peculiarly favorable to reforestation and to perpetual growth.

With these basic resources understood, the Southern Commercial Congress is conducting two definite lines of activity, one for the purpose of fitting her citizenship, through education, for the intelligent utilization of these resources, and the other to provide the means whereby the American farmer may, through the solution of his problem in finance, develop the agricultural possibilities and bring the rural portion of the United States to the highest prosperity. This will benefit both rural and urban life, with the opportunity to lessen the cost of living, and further the still more fundamental purpose of protecting the man of the soil in order that the principles of liberty may be conserved and that American institutions may endure.

The practical work that has been done in the field of education above referred to has to do with the vocational idea. The Southern Commercial Congress has made it a part of its program to work for the adoption and the extension of that form of education that will fit our people for the practical every day duties of life. To this end the organization has fully endorsed the bills introduced by Congressman Lever, of South Carolina, and Senator Page, of Vermont, now pending in Congress. The former has to do with extension teaching in agriculture. This idea is embodied in the Page Bill, which goes still further and provides Federal aid for normal colleges to train teachers in vocational subjects, for the support of secondary agricultural and industrial schools, and secondary demonstration farms.

The legislation in the interest of the masses, however, that the Southern Commercial Congress stands for is to go a step further than any at present on the books and provide a means of training through the secondary schools that will reach the man of the farm and



DR. CLARENCE J. OWENS,  
Managing Director of the Southern  
Commercial Congress.

the humblest homes. The Congress stands for the idea that these children are as good as the best and that they deserve the best. Upon the solution of this problem it is believed there hangs the blight or blessing of millions of souls; the bondage or freedom of millions of minds; the weal or woe of the fairest land on earth; maybe the destiny of a nation.

Through the knowledge furnished by the schools and disseminated through extension work, the principles of scientific agriculture put into practice will work a revolution in the country life of America. In this work the Southern Commercial Congress does not take as its function the duty of teaching men how to drive a furrow nor even to give practical instruction in seed breeding, nor in the adaptation of certain crops to certain soil types, but rather in the broader field of developing public opinion to the appreciation of the possibilities locked up in vocational education and in rendering practical service in securing state and national legislation to provide the masses with this educational advantage.

The other definite activity has to do with the effort to secure for the American farmer liquid credit equally good with, or better than, that provided for the farmers of European countries.

The Southern Commercial Congress through the Department of State of the United States brought Hon. David Lubin, American Delegate to the International Institute of Agriculture, in Italy, to the United States for the conference held in Nashville last spring to consider the question of co-operative rural credits. Twenty-seven States were represented in the conference. It was unanimously decided that a commission to be composed of two men from each State of the United States should go abroad next May, at the time of the convening of the General Assembly of the International Institute of Agriculture, to make an exhaustive investigation and report on the advisability of adopting the European systems. The Southern Commercial Congress is now bringing together this commission that will be composed of at least one hundred men. More than half the number have already been secured from all sections of the United States.

Planks on this subject were written into the National Democratic platform in Baltimore and the National Republican platform in Chicago. The Southern Commercial Congress offered the plank that was adopted verbatim in the Baltimore Convention. Mr. Lubin has written that the success of this movement concerns the welfare of all the American people, and that leadership under which this welfare is to be attained was initiated and is directed by the Southern Commercial Congress. The latest endorsement of this plan has come from the President of the United States. President Taft has issued a letter to the Governors of the United States urging them to consider this question at the Conference of Governors.

The purpose of this investigation is to convert the static wealth of the American farmer into wealth just as dynamic as that of other business interests in America.

## The Last Great Southern Duel

By JOSEPH P. WATKINS



WILLIAM L. ROYALL,  
Mordecai's second in the duel.  
For years he was known as the  
last witness of the conflict. He  
died recently. After the duel  
he became famous as a jurist.

was mortally wounded and died within a few days and McCarty was so badly wounded that his life for a time hung by a slender thread. The principals had been warm personal friends and desk mates at the University of Virginia, where they both studied law. After graduation Mordecai took up the practice of law, while McCarty turned his attention to journalism. The duel between them was a sequel to their infatuation for a fascinating young woman, a reigning belle of Richmond.

William L. Royall, a prominent attorney of Richmond, and one of the most picturesque characters in the South, who died recently at the summer home of his daughter in Trenton, N. J., was the last participant in and witness of the tragic affair to pass away. He was Mordecai's second in the duel. Shortly before his death Mr. Royall concluded that it was proper to break the silence he had consistently maintained and to make public the facts in the case. His is the only authentic story of the famous encounter and he told it substantially as follows:

"Mary Triplett, one of the most beautiful women ever created by the Almighty, was at that time a reigning belle in Richmond. Page McCarty, an attractive, devil-may-care sort of fellow, fell desperately in love with her. It

was generally understood that they had become engaged. All at once Miss Triplett broke off with him and went to Europe. When she returned she would not speak to McCarty and would never afterwards have anything to do with him.

"We had a german club in Richmond that met once in two weeks. The club was usually led by a reckless, bright, audacious fellow named Sprig Campbell. At one of the meetings Campbell contrived a figure that would throw McCarty and Miss Triplett together for a dance. It was a wanton act, intended for cleverness. They met and commenced to dance, but after a turn or two Miss Triplett disengaged herself and walked to her seat. Everybody knew she intended it as a slur on McCarty. It threw him into a violent rage.

"Among the young men in Richmond at that time was John B. Mordecai. He was six feet two, about thirty-three years of age. He had served gallantly through the war as a private soldier in the Richmond Howitzers. Handsome, gallant, chivalrous, affectionate and witty, I have never met his like. He, too, was desperately in love with Miss Triplett. The night of the german, and after

"For still with fire love tips his dart,  
And kindles up anew  
The flame which once consumed my heart  
When those dear lips were true.  
"Of form so fair, of faith so faint,  
If truth were only in her;  
Though she'd be then the sweetest saint,  
I'd still feel like a sinner."

"I was then a bachelor, and took my meals usually in Gerot's restaurant. The next morning after the german I was in Gerot's getting my breakfast, and had just read those verses in the *Enquirer*, when John Mordecai came in. He took up the paper, and his eye fell on the verses. I saw his face get as black as midnight. Laying down the paper he said, 'I shall kill that fellow.' I remonstrated with him, telling him that he had no right to interfere, that Miss Triplett had a grown brother who would do whatever was proper. He would not be quieted, however, but went off to our mutual friend, Willie Trigg, to consult with him. Trigg told him exactly what I had told him, and between us we got him to promise to let McCarty alone.

"The next night I met him at the Richmond Club, a fashionable organization of which McCarty and Mordecai were both members, and, being seated together on a sofa,

he proceeded to denounce McCarty in the most unmeasured terms. A relative of McCarty overheard him and reported the denunciation to McCarty. At that time dueling in Virginia was dying but it was very far from dead. McCarty sent a friend to Mordecai, demanding a retraction and an apology, which Mordecai refused to make. McCarty had said he had not written the verses about Miss Triplett, but about another lady named Mary, and got the matter patched up upon that basis. Thereupon the matter was supposed to be closed. But there were gossips in Richmond, and one, a singularly beautiful and intelligent girl, made her tongue busy with insinuations that McCarty had backed out because he was afraid. These things came to McCarty's ears and put him in a terrible fury.

"A short time afterwards Mordecai entered the barroom of the Richmond Club, where McCarty was. Mordecai ordered a drink, and while it was being prepared, McCarty

(Continued on page 101.)



JOHN BROOK MORDECAI,  
Who was mortally wounded by Page  
McCarty at Richmond, Va., May,  
1873, in the last of the great Southern  
duels. He died within a few days  
after the affair.



MISS MARY TRIPLETT,  
Over whom the duel was fought. She  
was the belle of the South up to the  
time of her marriage, and the undisputed  
social queen of Richmond  
until she died.



PAGE MCCARTY,  
Who fatally shot Mordecai on the  
field of honor. He was himself badly  
wounded, but he recovered and was  
fined \$500 for taking part in the  
fight.

it was over, McCarty went to the *Enquirer* newspaper and offered the following verses, which the paper published next morning:

"When Mary's queenly form I press  
In Strauss' latest waltz,  
I would as well her lips caress  
Although those lips be false."

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# The "Approachable" Mrs. Wilson

By EDITH TOWNSEND KAUFMANN



**MRS. WOODROW WILSON IN A SIMPLE EVENING GOWN.**  
The wife of the President-elect is very modest in her tastes and favors quiet costumes and an absence of jewelry.

**MISS ELEANOR RANDOLPH WILSON.**  
The youngest of the three daughters of the President-elect, who will add to the youthful social gayeties in the White House, when the trio of charming girls will become the leaders of Washington's younger set.

**MISS JESSIE WOODROW WILSON.**  
The fair-haired daughter of Governor Wilson, whose regular features have been termed "pure Greek" by artists of authority, and whose winning smile and charming personality assure her a season of belleship in the social functions of the White House.

**MISS MARGARET WILSON.**  
The oldest daughter of the President-elect, whose scholarly inclinations and artistic taste are inherited doubly from her distinguished father and her gifted mother, who can paint as well as she can cook a dinner.

**EDITOR'S NOTE:**—The term "approachable" has been used as the adjective that best applies to the manners of the wife of the President-elect, but not to the manner of obtaining an interview with her.

**Y**OU will not find Mrs. Wilson in the unapproachable class." This was the message I received from the secretary of the President-elect, when I was arranging for a little talk with Mrs. Wilson at the Waldorf-Astoria, New York, where Governor Wilson and his family stayed for a few days after their return from Bermuda. "Just send in your card and you will have no difficulty, I am sure." Acting on this suggestion I sent up my card to suite 454, only to have it come flying back through the pneumatic tube stamped, "not in room." This happened three times, until finally I got on the trail of the secretary, whose charming cordiality atoned for the rebuffs of the hotel employees.

"Governor and Mrs. Wilson," said he, "have gone to see a friend from Bermuda and the young ladies are at the dressmaker's. They will all be back for luncheon. As you will have quite a wait, I would suggest that you go away and come back in a couple of hours." "Thank you," said I, with a beautiful reflection of General Grant's attitude when he said, "I will fight it out on this line if it takes all summer." "I prefer to remain," and with the intuitive sympathy of a former newspaper man, the "near great" left me at the portals of the suite in company with a hall boy and the morning paper. The boy enlightened me as to the late breakfast indulged in by the Wilson family after the protracted Southern dinner and informal reception following it the night before. Evidently the youth felt he was shining in a reflected glory, for he confidentially observed, "We didn't get to bed until one o'clock."

A stir at the end of the corridor among the group of newspaper men bunched for an interview with the President-elect, told me something was about to happen. With long strides came a tall, well-built man, with a keen, scholarly face, and searching eyes shaded by a soft brown slouch hat. A few feet back of him walked two secret service men who gave me quick glances of suspicion. This, my absolute

lack of knowing how to behave in the presence of the "Elect," and a rubber raincoat proved a handicap.

If the Governor had been the President, I would have been quite conversant with the etiquette of the occasion. Had the raincoat been a calling gown or an evening costume, I would have been fortified morally by my modiste. Had this tall man with smooth face been the shorter, bearded King of England and I, wearing the regulation three plumes and a lengthy train, I would have courtesied and backed away, in the proper manner. I know now it was all the fault of that rubber coat, for before I had decided what line of conduct to pursue I found myself shaking hands with the Governor, grinning like a chesny cat, while my embarrassment was relieved by a return grin, and the question, "Are you waiting for Mrs. Wilson?" It was obvious I was waiting for some one, and the fact that I had reached the entrance of the Holy of Holies made the query a natural one.

"I am afraid you will have a long wait. Christmas shopping and the dressmakers are apt to have no time limit," said Governor Wilson.

"I don't care how long I have to wait if the outcome is successful." You see I hadn't quite recovered from the repeated phrase "not in room" which was supposed, I think, to be an ironical translation of the adjective "approachable."

Once again I took my vigil, regaled by descriptions of countless boxes containing wonderful hats, gowns and

wraps, which had been left in suite 454. Another stir, a rustle of feminine skirts, and I knew that my waiting was at an end. I also knew that I was now to be given the real definition of the word, "approachable."

From the further end of the corridor, where the newspaper men jumped to attention like so many Jacks in the box, I saw two ladies whom I recognized from their pictures as Mrs. Wilson and Miss Jessie Wilson. Not wishing to be accused of *lese majeste*, but desirous of giving a truthful description of the wife of the President-elect, I can only say that she has the charm of youthful curves, waving brown hair, without a trace of grey in the curls that strayed from beneath the brim of her hat. A woman would know that those babyish locks were the natural accompaniment of the dimples, winning smile and curves. With a charming friendliness in a soft Southern voice Mrs. Wilson said, "Are you waiting for me?" and asked me into the beautifully furnished suite, the door of which was all I had previously been privileged to gaze upon.

"I am so sorry I was out, and sorrier still that I can't give you a long interview as I have a luncheon engagement. In fact the ladies are waiting for me now, and we are leaving for Princeton on the four eight."

"Perhaps you prefer me to come to Princeton?" I ventured.

"No," replied Mrs. Wilson, "I wouldn't want you to do that, as this is positively the last word I am going to give to the newspapers. The ladies with whom I have talked have treated me most charmingly in their interviews, but both Governor Wilson and myself have decided that it isn't dignified to talk for publication and moreover we think there might be some who would believe we were trying to make ourselves conspicuous. No, I prefer to have our little chat here, and am very sorry it must necessarily be brief."

With this admonition I just fired one question after another, the while Miss Jessie Wilson, blonde, tall, and graceful, in a plain blue tailor gown, stood by smiling at my eager queries and politely restraining her own impatience

(Continued on page 106.)



"THE FOOL WHO FEEDS THE MONSTER"

## A Great Power If Patriotically Used

By C. W. POST

**A** HEEDLESS clerk each morning put the sweepings in a closet, because that way was easy.

They included greasy waste, rags, etc., etc. As the amount grew the danger increased and when the conditions were ripe, the fire destroyed the business. Spontaneous combustion!

Every business house which pays money to advertise in the newspapers and magazines whose columns pander to the mob spirit is piling up "greasy waste, cotton rags, etc.," in its closet and will have to pay the bill some day.

Such papers seek circulation among emotional persons, whose hate for thrifty people is cultivated day by day.

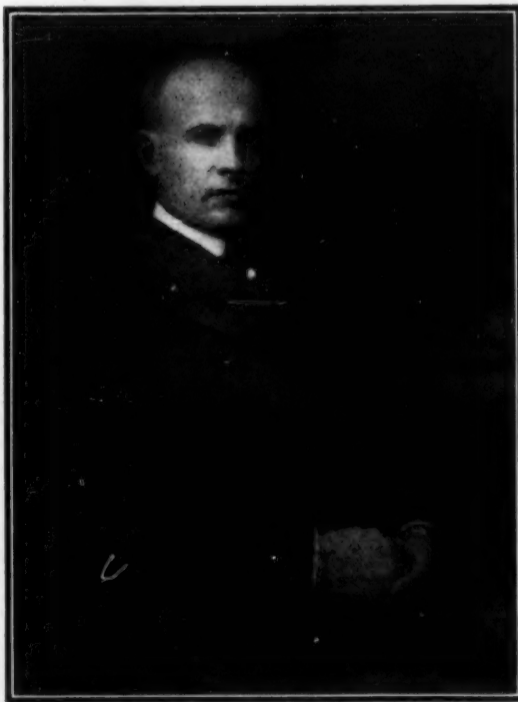
Every man who employs men is sneered at and covertly or openly derided. No opportunity is lost to assail "business" whether deserved or not.

The steady teaching of hate for business and business men is bearing fruit in increasing unrest and a marked growth towards socialism, anarchy, law breaking and disintegration.

Every thoughtful man realizes it.

The strange, weird thing which makes some men scandalized, is that sane intelligent chiefs of great industries will allow their advertising managers to keep on pouring out money to such publishers to be used in steadily carrying on the campaign towards mobocracy.

Alongside a great automobile advertisement may be found an article denouncing manufacturers for some expression of opinion regarding safety to industries and proposing a practical employees' compensation plan, offsetting the confiscatory plan proposed by some rabid individuals who believe the employees should own and conduct the business. Another article denounced the railroads for appealing to the Inter-State Commerce Commission for an increase in freights to meet the many increases in cost of operation and upkeep.



C. W. POST, OF BATTLE CREEK, MICH.

One of America's Greatest Captains of Industry in the Food Products line, the founder of Post City, Texas, and an incisive writer on industrial subjects. He puts food and drink on a million breakfast tables every morning.

Such publications offer no fair discussion, but revel in denunciation.

If this campaign of mob rule is continued, "business" will be forced out of business and a French Revolution set in, to be followed of course by a return to peaceful and sane conditions after the wreck and ruin are cleared away and the bodies buried.

It is quite time, right this minute, for every patriotic citizen who hopes to see his country prosper and his family and employees live in peace, to take his stand regarding these wreck-advocating publications.

Let the head of every industry which advertises its wares, carefully scan publications and promptly see that the advertising manager stops paying money to the class of papers here referred to.

There will be an immediate howl about "the advertiser trying to dominate the press, etc., etc."

Now let's thresh that question out.

Under our present laws a man's money is his own to expend as he decides. (Notice "our present laws.")

He can buy or not, as his own judgment indicates.

He can read or refuse to read any publication.

He acts well within his rights when he declines to contribute money to any cause or campaign he does not approve of. On the other hand he would exceed his rights if he attempted to use advertising money to buy editorial endorsement of wrong.

No right-minded advertiser would cut off money from a publication because it differed with him on politics, religion, community or governmental policy. But when the printed articles carry a sentiment of hate towards all business and against thrifty, deserving citizens, and persistently appeal to and cultivate the spirit which flames forth in mobs, no level-headed man will allow his money, or his firm's money, to pass out to such publications to be used again and again in the nefarious work of destruction.

# New Fashions from Actresses

By EDITH TOWNSEND KAUFMANN

A LEADING actress is not only an artist in dramatic interpretation, but she also occupies the unique distinction of being able to set the seal of approval on new modes which she originates, or which she demonstrates through the originality of her favored modiste. This winter season in New York presented to the feminine theater-goer two women, Mme. Simone, French, and Mme. Nazimova, Russian, deemed representative exponents of the highest type of fashion, and each culling a clientele of enthusiastic copyists from the women of the upper social circles. The contrast in the two styles of dressing could be termed "captivating" and "expressive."

Mme. Simone voiced the keynote of her Parisian garb by saying that personally she didn't care for clothes, but as all men liked to see their women folks in dainty attire, she strove to dress to please her husband, and on the stage to please the men, as well as the women, in her audience. As she made this statement, during rehearsal, she was a very dainty exemplification of the charming feminine ensemble. Her gown was of violet velvet made with a cut-away coat, and a draped, somewhat narrow, skirt. Her hat, a large flat sailor in black panne velvet, bore a graceful plume, not one of the willow grenadier effects that possess charm only through their price ticket. A black and white marabout muff, white gloves, and dainty little patent leather pumps with glittering paste buckles completed a quiet, but decidedly chic and becoming, costume, well adapted to her petite figure and wonderfully beautiful hair, of a golden bronze.

"The secret of good dressing, from my point of view," she said, "is to keep largely to black and white, and study one's particular style. Even in plays I introduce colors sparingly, faint pinks and blues, never any violent and striking hues that might prove antagonistic to the surroundings." Mme. Simone is very fond of rich laces, exquisite embroideries and the silky softness, which, born Parisienne that she is, she knows has a strong appealing quality when put together by the deft fingers of an artist modiste. Loyal to her country she deems no American dressmakers can turn out

WHITE PHOTO

MME. NAZIMOVA

WHITE PHOTO

Mme. Nazimova in three "expressive" gowns.

gives the Russian actress ample opportunity to work out her ideas as to what dress "aura" should surround a woman, whose thoughts are far from the pure and simple. "I see a character, and then I see the sort of gown she should wear. It isn't a matter of current mode. It resolves itself into a picture. I know the coloring that means the most, I conceive the fabrics that will express the idea, and then I have them woven." Thus Mme. Nazimova described the evolution of those costumes that make the women in the audience sit up and gasp, and ask each other where on earth she got them. "Take for example," she continued, "the gown I wear in the second act. I sent to Paris to have the silk for that woven after I had thought it all out. To see it hanging in a shop window, no woman would give it a second glance."

As the writer saw it hanging in the wardrobe there wasn't anything to it, as far as so-called style was concerned, but the wonderful combination of coloring, the exact replica of a serpent, gave the impression that Mme. Nazimova had not thought it out, quite alone, as certainly a python or a boa constrictor had been inveigled into acting as model. This feeling waxed stronger when the silky thing coiled about the lissome body of the woman who knows her mysterious and "different" charm, and, in stage parlance, "works up to it." It hardly seems possible that this mystical, dark-eyed Russian who has evolved a form of restrained art, as distinguished for its peculiar mysticism as the gowns she similarly thinks out, once ran barefoot on the mountain slopes of Switzerland, and never until after she was fifteen saw a play.

Typical of the thoroughness of the woman in every detail of her art, is her declaration that temperament without training does not produce the finished artist, and she quotes her four years of hard study at a school of dramatic art in Moscow, before she ventured on her first professional appearance in a small Russian classic. Women who wonder at the apparent slenderness of Mme. Nazimova, suggesting all length and no breadth, like a straight line, will be surprised to learn that she makes no change in her undergarments from those worn with her ordinary street attire, and that, if anything, her stage costumes are much looser than those worn by the average society woman.

Both Mme. Simone and Mme. Nazimova are exponents of the low coiffure, with ears covered, a simple and appropriate style in keeping with the fashions they individually affect.

COPYRIGHT MARCEAU

Mme. Simone in three captivating creations.

MARCEAU PHOTO

anything to compare with the creations of the dress-makers of dear Paris. She strongly maintains that no style has ever come from Paris that failed to possess distinctive charms, forgetting perhaps the harem and the hobble.

Mme. Nazimova, on the other hand, wears nothing that any brain but her own has conceived. She objects to the term "temperamental," but prefers "expressive" as pertaining to the costumes which in Bella Donna have been aptly said to indicate the mentality of the serpent. The heroine of Robert Hitchens's novel, the unpleasant lady who poisons her husband,

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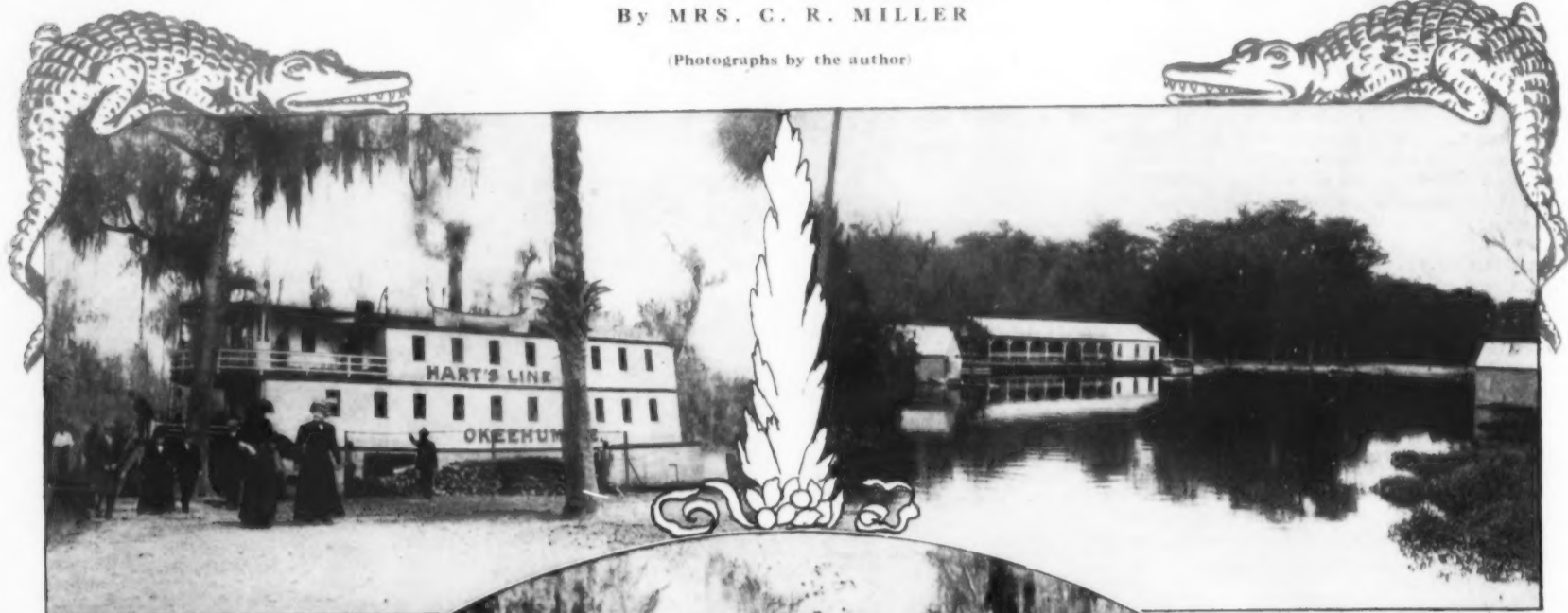
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# Wild Beauty of a Romantic Florida River

By MRS. C. R. MILLER

(Photographs by the author)



**BIG BOAT ON A LITTLE RIVER.**

The boat stopping at an orange grove for wood, the fuel used on the 135-mile trip—and the passengers strolling ashore. Nowhere is the river straight for as much as three hundred yards.

**WONDERFUL FOUNTAINS.**

Silver Springs, where the water is so clear that alligators and fish may be seen swimming fifteen feet below the surface, as if they were in a glass tank in an aquarium.



**A WEIRDLY BEAUTIFUL SCENE.**

Narrowest part of Florida's most picturesque river, the Ocklawaha. Here the boat pushes through floating lilies, and the trees on the banks are profusely draped in long Spanish moss.

MANY Americans journey to far away Africa in search of the experiences of the jungle, yet we have in our own land thousands of square miles where exists a wilderness which is quite as interesting to the traveler on pleasure bent and which is free from the danger and hardships of African travel. Great numbers of our people cross the ocean yearly to enjoy the balmy climate of the world famed Riviera, or to the south of Italy for the beauty of the scenery and salubrity of the climate, and yet within a few hours' travel of millions of our population we have combined in one section of a State wildness of jungle filled with nearly every variety of reptile and with birds of gorgeous plumage; beauty of scenery rarely excelled, and a winter climate with clear, warm days, yet with an invigorating air unsurpassed by any winter resort.

All this variety of enjoyment and recreation may be found in a trip up the Ocklawaha River in Florida. Away back in 1860 a native of Vermont discovered the beauties of the stream and concluded that people should be given an opportunity to sail upon it. So he had it cleared of the fallen trees and other obstructions, and at the close of the Civil War he had steamboats running from Palatka to Silver Springs, a distance of one hundred and thirty-five miles. Since that time hundreds of tourists have found joy in the mystical labyrinths of this tropical river.

One bright, balmy morning I boarded the "Okeechum-kee" at Palatka. The little steamer was old fashioned and by no means palatial. However, she was a comfortable, smooth-running boat and the primitiveness of her make-up in the end really added to the pleasure of the trip. About twenty-five persons were aboard, and after a genuine Southern mid-day dinner everybody was in good humor and ready to enjoy the scenery. We left the wharf about one o'clock and ran up the St. John River for several miles before we reached the mouth of the Ocklawaha. "Ocklawaha" means "crooked river," and during the entire voyage I am sure we were never able to sail in a straight line farther than three hundred yards at a time.

The banks of the river are a jungle, with undergrowth even thicker than that of the Dismal Swamp. It is made up of towering pines, palmettoes and cypress and these are covered with vines of various kinds, air plants and Spanish moss. The orchid and the sweet scented jasmine, the rhododendron and the magnolia peep out through the tropical growth and fill the air with a delightful odor. As

the boat glided along, the water-lilies on the edge of the bank, swayed by the motion of the water, dipped their heads forward as if bowing us a welcome. It was necessary to move slowly for some curves were so sharp that in making the turns we bumped into the opposite shore.

Late in the afternoon we stopped at an orange grove, which seemed to be the only clearing anywhere along the river. At this point an enterprising man had set up a home in the picturesque wilderness and was raising splendid fruit. Here we went ashore for a few minutes, while the crew loaded on an extra supply of wood to feed the engine. The land in this section is rich in fossil remains of the mastodon, and at one point a few years ago a party of hunters unearthed part of the remains of a marine monster which is supposed to have been ninety feet in length. Many Indian sand mounds have been discovered and some were found to contain implements made of copper.

After awhile the sun went down, and as night came on the scene was even more beautiful. The tall palmettoes stood like sentinels as they were silhouetted against the sky. The odor of the jasmine and orange blossoms wafted through the soft night air filled our nostrils as we sat and gazed in dreamy fashion into this Florida wilderness. Supper was hurriedly eaten, as everyone was loath to leave the deck even for so short a time. By and by the moon came up and flooded the waters with its silvery light, and the trees took on fantastic forms. We sailed in this fairy-land of light an hour, when the sky became overclouded.

Suddenly a strange, weird light spread over the waters and turned the Spanish moss which festooned the trees into chains of silver for a time. The birds, disturbed in their sleep, fluttered from tree to tree, while the splashing of the water indicated that even the reptiles were disturbed by the glare. The illumination came from the top of our steamer where a huge iron box had been set up. Into this the negro deck hands fed pine logs which blazed and crackled as they lighted up the river and its shores. The weirdness of the scene was fascinating in the extreme, and this was enhanced by the singing of the dusky crew as they piled on the logs. It was nearly midnight when I went to my stateroom, and I fell asleep listening to a negro with a clear tenor voice as he sang:

Where the ring doves meet their mates,  
Cooling at the Cypress gates  
Of the Ocklawaha,

Several times during the night I was awakened by the noise of the trees brushing against my window and once a few stray leaves struck me in the face. All night long the colored pilots kept their flambeaux burning and the resinous yellow flames lit up the banks outside my stateroom, and from my berth I could see far into the jungle.

I was on deck at six a. m. Only a few of the passengers were astir, and I had my breakfast of fruit, corn bread, bacon and coffee served on deck. Whilst I was eating, a small freight steamer passed us just at a point where the river was wide enough for that purpose, and except for a small steamer which followed us this seemed to be the only traffic on the stream. The morning was clear and all nature seemed awake. The birds twittered as they flew back and forth across the river, and the butterflies seemed to be pluming their wings in the sunlight as they lit on the bushes. At one point a drowsy alligator taking a sun bath slid off the bank and splashed into the water. Turtles tumbled off the logs and a watersnake sought safety by slipping under the bank. At times it seemed that our boat could barely push through the "swamp cabbage," and at others it seemed that we had reached the end of the river and were running directly into the bank.

These scenes were continued until noon, when we ran into Silver Springs. There the transparent depths of the water gave one the impression that the boat was moving through the air. Every pebble, every aquatic plant, stood out as clearly as if it was on shore instead of at the bottom of the lake. Even the fish and alligators swimming about seemed to be in an aquarium in a tank behind a glass plate. These springs have a surface area of about three acres and are held in five limestone basins. The largest basin is about eighty-five feet deep by two hundred wide and the water is so transparent that a dime thrown to the bottom can be clearly seen and all objects thrown into this particular pool have an iridescent glow.

I left the steamer at Silver Springs, where the trip up the river ended, and journeyed back to Jacksonville by train. I had come one hundred and thirty-five miles in twenty-four hours over a river which flows through the very heart of Florida. There is no other place in this country, and perhaps in the world, where one in comparative comfort and safety experiences such weird wildness of natural beauty and fantastic night scenes.

# People Talked About



LORD HARDINGE,

British Viceroy of India, who was recently badly wounded by a bomb thrown by a Hindoo fanatic, while the Viceroy and Lady Hardinge were making a ceremonial entry on elephant back into Delhi, the new imperial capital of India. The Viceroy's umbrella carrier was killed, and another native was injured. Lady Hardinge, though seated near her husband, was uninjured. The assassin escaped. The affair created a tremendous sensation throughout India.



REV. HERBERT BRITTON GWYNN,

Who on January 1st began his editorship of the "Churchman," at New York, probably the best known of Episcopal weeklies. The "Churchman" attacked Trinity Parish for abandoning St. John's Chapel. Later Silas McBee, the former editor, retired.



JERRY MOORE,

The South Carolina boy who established the world's record of 228 bushels and three pecks of corn from one acre. He will be a prominent figure at the National Corn Exposition to be held at Columbia, S. C., on January 27th, and will deliver daily lectures.



RUDOLPH KAUFFMANN,

Of Washington, D. C., managing editor of the Washington "Star," and new President of the famous Gridiron Club, composed of Washington correspondents. Mr. Kauffmann is a graduate of Amherst College, member of the principal clubs of Washington, and actively associated with civic affairs of the national capital. He was connected with the Paris exposition of 1878 and afterwards was a ranchman in Nebraska.



MISS LOUISE GRUNDY LINDSLEY,

President of the Women's Auxiliary of the Southern Commercial Congress in Tennessee.



MRS. WOODROW WILSON,

National President of the Women's Auxiliary of the Southern Commercial Congress.



MRS. WADE HAMPTON,

Formerly Secretary of the Women's Auxiliary of the Southern Commercial Congress.



MRS. ROBERT W. NICHOL,

Secretary of the State Board of the Tennessee Women's Auxiliary of the Southern Commercial Congress.



MRS. THOMAS M. OWEN,

State President of Alabama Women's Auxiliary. Mrs. Owen is the daughter of Senator Bankhead, of Alabama.



MRS. RUTLEDGE SMITH,

Of the Tennessee Women's Auxiliary of the Southern Commercial Congress.

## PROMINENT WOMEN WHO ARE HELPING THE SOUTH

In connection with the fine work done by the Southern Commercial Congress, prominent women of the South are now forming auxiliaries to further vocational schools where agricultural trades, industries and scientific homemaking, or domestic science, will be taught. These women propose to erect a monument at Panama to the late Senator John T. Morgan, sometimes called "The Father of the Panama Canal." The first congress of the auxiliary will be held at Mobile, Ala., at the time of the opening of the Panama Canal.

# How the Colored Brethren Are Fleeced

By J. R. HORNADAY. Illustrated by "ZIM"



AFTER describing at length the beauties and advantages—mostly imaginary—of the "magnificent new suburb for colored citizens," the agent said:

"Now this lot here," pointing to a large and gaudy map, "which fronts on Washington Avenue between Lincoln and Grant Streets, will cost you only \$10 down and \$10 per month."

"How long you goin' to give me to pay for it?" asked the dusky customer.

"Eighty months," replied the agent, speaking lightly, as if the time could have no possible bearing upon the transaction.

"Tell you what I'll do," said the negro, "I'll buy the lot if you'll give me ninety months."

"Sure," replied the obliging agent, "anything to please a customer," and thereupon the deed was executed, "payable ten dollars a month for ninety months."

This hundred dollars extra which the land agent secured through the ignorance of his customer, comes under the head of what is known in the South as "Easy Picking," a term which might be aptly applied to the purchaser of a gold brick or to one who parts with real money for a valise full of money that "can't be told from the real."

The incident is here recited for the purpose of illustrating the point that the negro as a rule has little skill in matters relating to business and is easily victimized. This fact, known for years in the South, has led to the organization of numerous schemes designed to keep the pockets of the recently liberated race empty.

Practically everything the negro buys, outside of his provisions, is purchased on the installment plan, and doubtless the food he eats would be bought on the same basis—and at a greatly increased price—if the resourceful installment man could figure out some method for recovering the goods in the event of failure to pay.

One cannot travel through the South, and keep an eye upon the negro, without being impressed with the extraordinary contrast between his surroundings and the interior furnishings of his home. Frequently this home consists of only one miserable little room, but in one corner a big, polished mirror, on a handsome dresser, reflects the dinginess of the opposite wall, while a polished oak bed looks oddly out of place in another corner. "Parlor chairs" are also crowded about the room and a large lamp, with gaudy red globe, is perched upon an oak table in front of the only window. Even the dirty floor contains a rug or two and the walls bear several gay pictures, incased by gaudy frames. To the uninitiated this odd combination might suggest ample means, combined with peculiarity of temperament, but to those who know, it merely proves that the unfortunate negro is in the grasp of the installment man and that for these gaudy and unnecessary trappings he has become a peon.

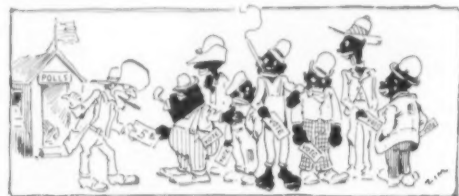
The weakness of the negro for "fancy fixin's" is carefully observed by the installment man, as is also his disposition to make the length of time he is given in which to pay for

an article the prime consideration, with the cost a matter of more or less indifference. Thus it is that when the prospective customer enters the store of the installment man, with its dazzling display of cheap mirrors, gay pictures and gaudy furniture, and asks the price, say, of a lamp, the answer is invariably given in this wise:

"That lamp is one dollar down and fifty cents a week."

Sometimes the negro thinks to ask how many weeks it will take to pay for it, but at other times this consideration is lost sight of entirely. If the sale is made, the customer pays the dollar, which about covers the cost of the lamp, and signs what is called a "lease note," which leaves the title of the property vested in the installment man until the last cent has been paid.

Perhaps it is a suit of furniture that catches the fancy of the negro. If the deal is closed, the customer pays down about twenty per cent. of the purchase price and agrees to pay the remainder in weekly installments of from five to ten per cent. The price charged for furniture sold under these conditions is enormous, and, in a great many cases, the negro, after paying for weeks, or perhaps months, grows weary of the grind, or through loss of position is no longer able to pay, and the furniture is taken from him. He may have paid considerably more than the furniture was actually worth, but there is nothing coming to him, the money paid simply covering the cost of the "lease."



Furniture so taken back is polished up by the installment man and sold again. Cases are on record where the same suit has been sold over and over again and wherein the dealer has realized the original price many times over.

All of the installment houses employ agents who go from house to house soliciting business from the negroes and offering extraordinary inducements in the way of "time," in order to sell goods, and there are few negroes, save among the educated and more prosperous class, who are not in the clutches of these institutions.

It frequently happens that the negro, lured by the wiles of the installment man, buys much beyond his ability to pay, and in an endeavor to satisfy the demands of the dealer, he falls into the clutches of a worse enemy—the man who lends money "without security" on "easy terms." These individuals are abundant in the South and also reap a rich harvest at the expense of the negro. They are, as a rule, remarkably good judges of human nature and have ways of their own for determining whether or not the prospective customer is an industrious and steady man. Being satisfied on this point, the money lender readily advances from ten to fifteen dollars, with which the negro is able to temporarily satisfy the demands of the installment house.

In consideration of the loan, the negro makes an assignment of his wages to the money lender, usually assigning a sum largely in excess of the amount actually borrowed. He agrees to pay all court costs and attorneys' fees involved in the collection of the amount, in the event that the sum is not paid at maturity. The rate of interest charged

(Continued on page 101.)



## A Band of Murderous Outlaws Punished



SIDNA ALLEN.



FLOYD ALLEN.



CLAUDE ALLEN.



FRIEL ALLEN.



WESLEY EDWARDS.



SIDNA EDWARDS.



VICTOR ALLEN.



BYRD MARION.

THE whole country stood aghast last March at a frightful exhibition of utter lawlessness, when a judge, an attorney, a sheriff, a juror and a witness in a minor trial were all ruthlessly shot and slain in the court room at Hillsville, Va., by a band of outlaws from the mountain fastnesses of Virginia. As a result, two of the offenders must pay the death penalty and two get long terms behind prison bars.

In the outlying country districts of the mountain regions of Virginia religious services are often held in school houses and are frequently disturbed by the rougher elements of the young mountaineers. In a Carroll County school house two brothers, Wesley and Sidna Edwards, caused such a disturbance. They were apprehended and indicted in the Circuit Court at Hillsville. They escaped, however, to North Carolina. T. F. Samuels, a Virginia deputy, went to North Carolina and returned with the fugitives, who meanwhile had enlisted the support of their two mountaineer uncles—Floyd and Sidna Allen—and the sons of these, Claude, Friel and Victor Allen, and another of their clan, Byrd Marion. The Allens met the returning sheriff and his two prisoners six and a half miles out of Hillsville, assaulted the officer and liberated the two youths. Later, Floyd Allen surrendered the boys to justice, giving bond for them, and was indicted himself for assault on an officer of the law.

The case was greatly delayed by the non-appearance of Samuels, the deputy sheriff, who had moved to North Carolina. When the case finally came to trial at Hillsville, Va., the jury returned a verdict of

guilty and fixed the punishment of Floyd Allen for liberating the prisoners at one year in the penitentiary.

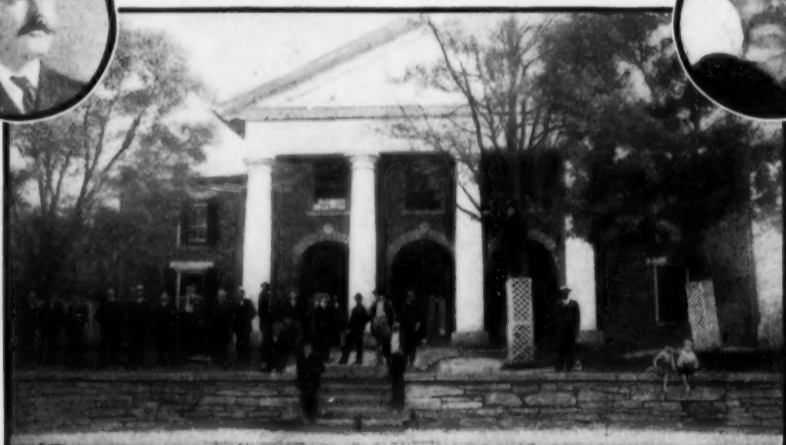
Here peacefully and justly the trouble could all have ended after a fair trial for Allen. Instead, in this day

JUDGE T. L. MASSIE.

Who was shot dead by the Allen gang. Letters threatening death if he sentenced Allen were found in his pocket.

FLOYD ALLEN.

The prisoner on whose account the shooting was done, photographed as he lay wounded after the court room fight.



THE SCENE OF THE TRAGEDY.  
Court House at Hillsville, Va., in which, after Floyd Allen was sentenced, Judge Massie, Commonwealth's Attorney Foster and Sheriff Webb were killed and nine others were wounded by a lawless band which sought to rescue Allen.

of civilization, education and religion the mob spirit swayed the crowd. When the sheriff was ordered by the court to take charge of the prisoner, Allen arose, refused to submit to the court's order, pulled a revolver and

opened fire on the sheriff. At the same time his brother, Sidna Allen, and his son, Claude, began peppering the other officers of the court. Judge Thornton L. Massie, Sheriff Webb and Commonwealth's Attorney Foster were killed and nine others were wounded by the outlaws.

On the following day one of three of the jurors who were shot died, as did also a witness in the case, Miss Nettie Ayres. In the melee Allen himself was so badly wounded by Sheriff Webb that his escape was impossible and the following day he was again arrested. His trial culminated in a conviction of murder in the first degree and for his

rashness he must pay the penalty of his life. His son Claude was also convicted in the first degree, after three trials.

The cases of Friel Allen and Sidna Edwards were compromised after the conviction of Floyd and Claude Allen, and they were given eighteen years and fifteen years in the penitentiary, respectively. Sidna Allen and Wesley Edwards gave the Virginia authorities an expensive, long chase over many States, but after six months they were captured at Des Moines, Iowa, and brought back to Virginia, where they were tried. The result was a sentence of 35 years' imprisonment for Sidna Allen, on three indictments for as many murders, and 27 years for Wesley Edwards—one of the two causing the original trouble—on three similar indictments. Victor Allen, a son of Floyd Allen, was acquitted and Byrd Marion was discharged because of lack of evidence. This ends, so far as the courts are concerned, a tragedy without parallel for utter disregard of law and order that stirred the entire country, which awaited in breathless interest the results of the trials.

# The Lichen Trail

By HUGH PENDEXTER

THE fresh greens of the hardwood ridge interposed a soothing screen between the somber black-growth on the sides of old Cingepole Mountain, in a Southern State, and the tatterdemalion of a man with a rifle. The weapon was carried at an easy rest in the hollow of the left arm, but the man's eyes blazed with suspicion. The surrounding region was a lonely, desolate waste, where fire-swept areas, grown up to thickets of gray birch and poplar, bespoke the careless passing of some timber operator. But the man with the rifle moved as one who had long made it his habitat and knew ever crook and turn of its forbidding wilds.

What had awakened the animal instinct in his nature was the thread of a lichen torn from a tree. He examined it and the bark minutely, seeking to learn the cause of its displacement. Apparently his investigations did not allay his fears, for with a cruel drawing down of his thin lips he slipped noiselessly as a shadow into a covert, where he remained for an hour, as motionless as the decaying log on which rested his rifle. Then with no abatement of his caution he circled the lichen-marked tree and emerged into a faint trail. Moving so softly as not even to disturb the scolding squirrels overhead, he followed this apology for a path often sinking to the forest floor to closely examine a protruding root or a patch of moss. Once he started violently and dropped to his knees. Something alien to the trail had caught his eye. After creeping stealthily nearer, his distorted face softened a trifle. It was only the fur of a bear, left when the animal rubbed against the bark.

But fear, once aroused, is not easily dismissed and his sharp gaze constantly sought to read the secrets of every moving twig. Finally he halted and stretched himself to his full, splendid height and extended his clinched hands and rifle heavenward and apostrophized the dark depths; "I didn't go for to kill him. I won't be caged up for life for accidentally killing a reptile. Ben Adams can die out in the open, where he's lived, but never in prison. You city folks can't catch me with all your smartness. I dare ye to try."

As he uttered this challenge the rustling of a bush ahead caused him to drop as if shot and gently push forward the blue-black muzzle of his repeater. This slight alarm brought all his recent fears trooping to the fore. Even while concentrating his cunning to read the noise aright his imagination was painting before his inner vision his fate if captured. He saw himself wearing stripes within gray walls, shut up like some poor creature of the woods.

"Mebbe a rabbit," he hoarsely muttered. But he well knew no rabbits were to be found in this barren, upland country. "I'll die fighting," he concluded, as he advanced and softly brushed aside a bough.

It angered him to encounter some insoluble riddle in his woods. Something had disturbed the bushes ahead and he had not learned the cause. Like his four-footed associates he could not afford to leave unfathomed any veiled threat of the forest. Before proceeding to his carefully concealed shack at the end of the trail he must know why the bushes rustled. With snake-like sinuosity he wormed his way towards the spot whence the alarm had emanated. Rage swelled within him and his eyes burned red. Any intrusion on his privacy was a challenge, for no woodsman would venture thither on a legitimate errand. Whoever had disturbed the undergrowth was from the town. And Adams hated the town with all the intensity of a primitive type; for young Ross had come from the city and had won his girl.

"Curse 'em!" he growled. "Gunning for trouble, be they? Well, we'll try to accommodate."

But maneuver as he would he could learn nothing. A crow, flapping his way to the settlement and food, cawed derisively at the bowed figure. Completely baffled Adams finally leaned sullenly against a tree. The law of his world demanded that every doubt be cleared up as it was encountered. Then even as he maintained his watchfulness, the insignificant rustling was repeated, and with a low snarl he darted aside and threw forward his rifle. The weak laugh which followed this incisive movement was in odd contrast, for, as he collapsed and wiped the nervous sweat from his brow, a porcupine crossed his path. Adams continued to laugh, albeit there was no mirth in his emotion. Day after day he had conquered phantom fears and as a result his nerves were keyed up to the snap-

ping point. Now he glared passionately at the innocent cause of his recent terror and with an oath drew back the hammer.

The porcupine disappeared unharmed, however, as the man's intuitive caution warned that the paltry revenge might bring a host of foes upon his heels. Reassured, he returned to the lichen trail and moved swiftly towards his home. This, at least, was a refuge none could find. In the beginning he had found it necessary to blaze his trail with lichens before he could return to it himself.

Because of his customary watchfulness and not because he feared his hidden retreat had been scented out by living mortal, he paused on his side of a rivulet and scrutinized his surroundings sharply. The wonted solitude was unruffled and with a sigh of relief he deflected his gaze in search of a convenient stepping-stone. Instantly he sounded a muffled roar and crashed back into the undergrowth, fumbling at his rifle. At his very feet was the clearly defined imprint of a boot.

With redoubled cunning he bore down on his camp in a wide detour. To him it was all a game, brutal if you will, but one forced upon him by the harsh demands of organized society. With staccato abruptness he commanded, "Step into the open, or I'll drill ye!"

A firm voice replied from the shack, "That you, Ben?" And two, small brown hands were held aloft as a token of surrender.

"Lawd! Ann Nagle—the sheriff's gal!" gasped Ben, dropping his rifle and staring at one who sees a vision.

II

"Ain't you glad to see me, Ben?" timidly asked the girl. And an expression of great pity crept into her boyish face as she noted his condition.

"It's really you, Ann?" he whispered, struggling against his incredulity. "The first woman I've seen since last fall—Where's your dad?" The last was: peremptory and he wheeled and swept his rifle menacingly in a semi-circle.

With a short, hard laugh the girl replied, "I didn't come here to give you away, Ben. You're safe."

"But how'd you git here? Why are you here?" he demanded.

"I thought you'd first say you was glad to see me," she answered sadly. "I know the woods as well as any man. I made four camps of it, pitching my last over under Cingepole. That was yesterday. Early this morning I started to cruise round to find you."

"But why?" he dully persisted.

Her face crimsoned and her eyes melted as though she were about to make some confession. But her tone was cold as she replied, "I thought I'd see if I couldn't find the man the whole State has been looking for. I thought I might cheer you up a bit."

Still unsatisfied he suspiciously asked, "Sure that sheriff dad of yours ain't hiding back along?"

Her eyes flamed as she bitterly returned, "And this is your thanks for my trying to cheer you up?"

He was embarrassed by this rebuke and in a faltering voice said, "I didn't know—Once we was rather sweet on each other till t'other one come along."

"And measuring women folks by yourself you thought I come up here to git even with you?" her shrill voice broke in scornfully. "You're nothing to me—except as I hate to see you down on your luck."

He studied her wistfully and muttered, "I'd rather you'd said you still care for me—a little bit, even if I did take a liking to Fannie Kirk. What with being up here all winter, half starved, half friz and always hunted, I guess my nerves has quit me. I feel like a kid what needs pity."

"Pity?" she sneered viciously. "A man what must go round killing folks because he loses his girl wants pity, eh? You didn't see me shooting up any one when you took a sudden shine to Fannie."

"Women is different," he moodily muttered. "They don't feel as much as men do."

She gasped, with a little shuddering intake of breath, and between a low sob and a laugh assented, "You're right, Ben. We don't feel things as keen as men do. Catch me caring because a man what's been agreeable, happens to change his mind and seek other company." Then, as the maternal in her sorrowed over his haggard appearance she said soothingly, "I just dropped in to chirk you up, Ben."

(Continued on page 100.)

In answering advertisements please mention "Leslie's Weekly."

## Burroughs Adding Machine Correspondence is Dictated to the Dictaphone—

And this is what they say:

"Our Office Manager says that with an expenditure of \$4000 last year, which covered our installation of Dictaphones, we have effected a saving of \$5700 in stenographic expense as compared with the previous year."

"After deducting the entire cost of the Dictaphone equipment, we saved \$1700 last year, but of course, the cost of the Dictaphone equipment should not be charged against any one year."



# DICTAPHONE

(REGISTERED)

Here is a case where the Dictaphone produced a large saving for one of the country's largest and most progressive office appliance houses. Here is a house where every business hour is made to produce sixty minutes' worth of business, where system is established, where the half-a-day waste made by the stenographer in pencil marking is turned into production, where the greater convenience and saving of the Dictaphone is appreciated—a house that would no more think of doing without Dictaphones than it would think of pulling down the shades to get daylight.

"Your Day's Work"—a book we should like to send you

Demonstration in your own office and on your own work. Reach for your telephone and call up the Dictaphone. If you do not find that name in the book, write our nearest distributing branch.

THE DICTAPHONE, 147 Tribune Building, New York  
(Columbia Phonograph Company, General, Sole Distributors.)

Atlanta, Baltimore, Birmingham, Boston, Buffalo, Chicago, Cincinnati, Cleveland, Dallas, Denver, Detroit, Hartford, Indianapolis, Kansas City, Los Angeles, Louisville, Memphis, Minneapolis, Montreal, New Haven, New Orleans, New York, Omaha, Philadelphia, Pittsburgh, Portland, Me., Portland, Ore., Providence, Rochester, San Francisco, Scranton, Seattle, Spokane, Springfield, St. Louis, St. Paul, Terre Haute, Toledo, Washington, Wilmington, Vancouver, Winnipeg. Canadian Headquarters, McKinnon Building, Toronto.

"Dictaphone Dollars"—a free book for prospective dealers.

## AETNA-IZED?



### \$3,250 Insurance for \$10

The AETNA LIFE INSURANCE COMPANY issues a policy combining Life and Accident Insurance which stands without a rival. The AETNA \$10 Combination Policy gives (in Preferred rate occupations) a wide range of protection at a very low cost.

**\$2,000** for death, loss of limbs or sight from Travel, Elevator or Burning Building Accident.

**\$1,000** for death, loss of limbs or sight from Ordinary Accident.

The above amounts increase Ten Per Cent. each year for five years without additional cost.

**\$250** FOR DEATH FROM ANY CAUSE—No Medical Examination Required.

The accumulations, Double Benefits and Life Insurance provided by this Ten Dollar Combination make possible the payment of \$3,250 at a cost of only \$10 A YEAR, in addition to Weekly Indemnity for total or partial disability from accident.

Even if you carry insurance let us send you the details of this policy. If you carry no insurance the more reason for you to send the coupon at once.

Aetna Life Insurance Co. (Drawer 1341) Hartford, Conn.

Leslie's

I am under 55 years of age and in good health. Tell me about AETNA Ten Dollar Combination. My name, business address and occupation are written below.

Thin model,  
19 jewels.  
Adjusted to  
the second.



25-year  
guaranteed  
gold strata  
case.

## SUPERB Watch With Monogram

You may have your own initials handsomely engraved by hand on the superb gold strata case—guaranteed for 25 years. Your choice of scores of other handsome designs. See our catalog.

**Great Special Offer** The superb Burlington Special at the anti-trust, rock-bottom price—the same price that even the wholesale jeweler must pay. You may secure one of these superb timepieces—a watch of the very latest model, the popular new thin design—adjusted to temperature, isochronism and all positions—19 jewels—fitted at the factory into the superb gold strata case, guaranteed for 25 years.

**Your Choice of Cases** Take your latest and most handsome cases, all sizes, both ladies' and men's. The handwork of the most artistic engravers in the country—monograms, French art designs, diamond set, dragon designs, etc. See the big Burlington catalog for beautiful colored illustrations showing all these superb designs.

**\$2.50 a Month at the Rock-Bottom Price** \$2.50 a month for the world's most superb timepiece! The easiest payments at the rock-bottom price, the same price that even the wholesale jeweler must pay.

**Sent On Approval** We ship watch on approval, prepaid. You risk absolutely nothing—you pay nothing, not one cent, unless you want the great offer after seeing and thoroughly inspecting the watch.

**Write for Free Catalog** Just your name and address on a postal or letter is enough. We will send you the handsome Burlington Catalog showing all the superb cases you have to choose from—it tells you all about our wonderful offer and the great Burlington Special. Do not delay; write TODAY.

**Burlington Watch Co.**

Dept. 2411 19th St. and Marshall Blvd.  
CHICAGO, ILLINOIS

## Rémoh Gems Look and Wear Like Diamonds

**A Marvelous Synthetic Gem Not Imitation**  
—the greatest triumph of the electric furnace. Will cut glass—stands filing, fire and acid tests like a diamond—guaranteed to contain no glass. Rémoh Gems have no paste, foil or backing—their brilliancy is guaranteed forever. One-thirtieth the cost of a diamond. These remarkable gems are set only in 14 Karat Solid Gold Mountings.  
**Sent On Approval Answered in U.S.** Your money cheerfully refunded if not perfectly satisfactory.  
Write for our 4-color De Luxe Jewel Book—yours for the asking.  
**Rémoh Jewelry Co.**  
614 Washington Ave., St. Louis, Mo.

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**Only Law School of its Kind in America**  
ONLY recognized resident law school in the United States conferring Degree of Bachelor of Laws—LL. B.—by correspondence. ONLY law school in U.S. conducting standard resident school and giving same instruction, by mail. ONLY law school giving over 450 class-room lectures to its extension students. ONLY law school giving a full 3-year, University Law Course, by mail, having an actual faculty of over 30 prominent lawyers, (3 of whom are Assistant United States' Attorneys) in active practice. ONLY law school in existence giving Complete Course in Oratory and Public Speaking, in conjunction with its law course. We guarantee to prepare our students to pass bar examinations. School highly endorsed and recommended by Gov. Officials, Business Men, Noted Lawyers and Students. Send today for Large Illustrated Prospectus. Special courses for Business Men. HAMILTON COLLEGE OF LAW, 922 Elsworth Bldg., Chicago, Ill.

## MAKES A PHONOGRAPH SOUND LIFE-LIKE

**THE MORSE CLARIFIER**  
A remarkable little device made to fit in tube adjoining reproducer of any make of machine. It renders the sound loud, clear, life-like and eliminates that unpleasant metallic effect. Thousands of satisfied users. Easily inserted and everlasting.  
\$1.00 Mailed Prepaid. Send dollar bill, 2c stamps or check at our risk.  
**GUARANTEED** absolutely satisfactory or money refunded. References, any bank in Minneapolis. Fits all cabinet as well as horn machines. State make and style and if a cylinder whether rubber or metal connection to horn. Information matter free. Dealers write.  
**MORSE BROTHERS, Manufacturers and Distributors**  
432 N.W.F. & M. Bldg., Minneapolis, Minn.

# Harry Charlton, Builder of Empire

By JAMES OLIVER CURWOOD

CHEVALIER of Japan, a member of the age-old "Order of the Sacred Treasure," decorated by an Emperor, the friend and companion of princes, near-kings, vice-presidents and presidents—the suave, quiet, and Chesterfieldian "Taft of the advertising world," is Harry R. Charlton, maker of empire as well as of friends, and incidentally advertising manager of the Grand Trunk and Grand Trunk Pacific Railway systems. Today Charlton is generally recognized as one of the "big men" of Canada, a big man outside of politics—one of that little company of Hayeses, Chamberlins, Manns and Mackenzies who have turned the great West into a living world, and whose achievements never find their way into the press through political speeches. And yet, even among these men, Charlton stands in a niche of his own.

Of the men who have helped to build western Canada the voices of Donald Mann and Sir William Mackenzie have been heard round the world; something is always bringing them into the public eye. Hayes was a tremendous worker, without a thought of trumpet-blare. Chamberlin is quietly dynamic, disliking the "noise" of publicity even more than Hayes, quiet-spoken, of few words—a powerful human undercurrent that works ceaselessly without whirlpools or splashes on the surface. And Charlton is like him. I believe that it would be difficult to pay a man a greater compliment than this, because I admire the work and achievements of quiet men. "Still waters run deep."

When you enter Charlton's office it is with the knowledge that you are about to intrude yourself upon the presence of the man who is conceded to be the cleverest railroad advertising campaigner in Canada, if not on the continent; and that would mean the world. But the moment you

pass through Charlton's door you feel the peculiar pleasure of realizing that your presence is not an intrusion. Without having said a word, Charlton makes you feel at home. This is what you call personality. Charlton's life work and ambition is to advertise—and advertise better each year. But other duties have forced themselves upon him, and nowadays when a



H. R. CHARLTON,  
General Advertising Agent Grand Trunk  
Railway System and Grand Trunk Pacific  
Railway.

great personage comes to Canada about the second or third thing to do is to "notify Harry Charlton." It is then that Charlton, in his quiet, unruffled way, prepares to mix with royalty or near-royalty.

And when Charlton agrees to take care

of the country's illustrious guests the rest of the population may fold its hands, knowing that he will do the stunt to a rich and beautiful brown. He guides princes and presidents and grand dukes across and about the continent, entertains them, and gives them a good time in such a thorough way that when they go home they send him all sorts of medals and decorations and blue ribbons and exclusive favors. Not long ago he piloted Prince Fushimi over Canada, and the Prince was so delighted that when he went home he told the Emperor all about it, and the Emperor made Charlton a Chevalier of Japan and a member of the Order of the Sacred Treasure, and a little later came an official parchment from King Edward VII instructing Montreal's young advertising manager when and where he should wear the decoration. In addition to this, Charlton has tucked away in his collection eight gold medals and half a dozen diplomas which he has received at various times.

One of the most interesting facts about Charlton is that he has a hard time keeping his job. There is nearly always some other big railroad or corporation ready to pull him out of his position for its own particular use. From 1891 to 1896 he was in charge of the advertising department of the Canadian Pacific. Then the Davis and Lawrence Company got him until 1898, when he took charge of the Grand Trunk Railway system's advertising. He won't change again. That is my own private opinion publicly expressed. Empire building is the one engrossing game of his life. To see prairies break into life, to see stations grow into towns, and towns develop swiftly into cities is the one hobby that makes him ninety-nine and seven-tenths per cent. pure enthusiasm. That is why he is to-day recognized as one of the three or four foremost makers of newer and greater Canada.

## The Lichen Trail

(Continued from page 99.)

"Did he live long after—I shot him?" whispered Ben.

Her brows contracted and with a painful effort she murmured, "He died that night."

He shivered. He had known the man was dead, but she was the first human being to announce the fact to him. "Let's go inside," he mumbled.

White of face she unsteadily demanded: "You ain't glad to see me, then?"

"Yes, I guess so," he slowly decided. "But I'm all mixed up. Last winter was hades. Once I tramped twenty miles in a snowstorm to one of the International lumber camps and hid round in the cold just to hear the fellers talk. One feller played on a harmonica. I had to go when it was snowing so's not to leave a trail. Took me two days to go and come. At the first of my being up here guess I was loony. But come inside."

"I'm going back to my leanto," she curtly replied. "I may drop in again to see you."

He nodded blankly and entered the shack. Her small hands closed convulsively, but her voice was soft as she called out, "Good-bye."

"So long, Ann," he wearily replied.

Snatching up her rifle she darted lightly into the trail. At first he gave no heed to her going. He was reviewing the scene at the settlement, when aroused by young Ross's attack upon him he had struck out with his rifle and had accidentally shot his successful rival. The white face floated before him now, and again he beheld the mackinaw coat smoldering and smoking behind the path of the bullet. Then came the wild dash for the woods. With a groan of anguish, the first he had uttered from pure regret, he threw himself on the beaten earth floor and sobbed long and fearfully.

"I done wrong," he moaned, clutching at his matted hair, "and now I'm sentenced to life up here."

Then he remembered the girl and gaining the doorway he gazed hungrily down the trail. He suddenly knew her coming had been a boon—and now she was gone. He could not remember that she had promised to return. It was like Ann, this sudden arrival to cheer him up. He began to fear he had treated her badly in transferring his affections to the more sprightly Fannie Kirk. It might be possible she cared a little after all. In a sudden fury of anxiety he entered the trail and ranged the country about till early evening, seeking her, hun-

gry for her company, thirsting for the music of her voice. But the sheriff's girl was too much of an adept in woodcraft to be found when she desired privacy.

On the morrow he remained at home till the sun crossed the meridian, hoping she would come to him. Then he started to hunt for her. Once he caught a fleeting glimpse of her light figure crossing an opening and he dared the danger of a loud shout. If she heard him she gave no heed, but vanished as lightly as a cloud-shadow from the grass when the sun breaks free. Then ensued a frenzied pursuit and elusive evasion. He did not pause to analyze his emotions in thus desiring her presence; he only knew he had been half-mad and must have the benefaction of her company. It was not until he had returned to his home, exhausted, that she appeared to him.

"I'd just about give up all hope of seeing you again," he complained as she seated herself beside him and placed one slim, cool hand on his throbbing forehead. "Why did you dodge me?"

Her whole face became illumined, and she leaned back that he might not see the confession of her downcast eyes.

"What did you want to dodge me for?" he repeated in great vexation.

She clasped her hands tightly and in a faint voice asked, "Did you want me, Ben?"

"Aye, you know that well enough," he groaned.

For the moment she surrendered to the ecstasy of her feelings and then timidly said, "Ben, I've lied to you. Would that make any difference about your wanting me?"

"I'd gone to you if you'd been waiting to send a bullet through me," he cried. "Talk to me! I ain't heard a voice for ages."

"You don't ask me what I lied about," she murmured. "It's about Ross. He ain't dead. He's alive—"

"Alive!" he screamed, leaping to his feet and staring stupidly into her upturned face.

"Good Lawd! Alive, and me here."

"You mustn't go back to kill him," she shrieked, gaining his side and clutching his arm. "He's—he's married to Fannie."

With a hoarse cry he drew her close to him, commanding, "Tell me the truth, gal. The truth—afore I do you mischief."

With a low moan of despair she raised her free hand to her face and sobbed, "You love her still. Kill me, Ben, kill me!"

"Is Ross alive?" his husky voice asked with difficulty.

She nodded her head and gently releasing her hand leaned wearily against a stump.

"And you knew it—knew I was suffering the tortures of the damned up here—without even a dog to talk to—and you kept it from me?" he snarled, his huge form vibrating with fury.

She made no answer, but slowly collapsed on the carpet of moss. The piteous suffering in her face should have won his compassion; but even as he backed away from her he was reviewing the many, many days of awful suspense, the sleepless nights, when every bush concealed a foe, when every sunrise found him girded about with enemies. And this white-faced girl could have recalled him to life!

"You've let me stay up here like some wild creature for a year," he muttered. "I've lost a year of life—of life! D'ye understand?"

"I've lost more'n that, Ben," she whispered, bowing her head on her knees. Then she closed her eyes to avoid the stern impact of his gaze. When she opened them he was gone.

III

HE had fought his way southward throughout the night, oblivious to falls and bruises. Old Cingepole was now abreast of him, while back beyond the east cant was his shack and somewhere along the lichen trail was the sheriff's girl.

And yet she was the only one to come to him. The other girl had made no move to recall him to life. It was Ann who had searched him out, undergoing more than a man would venture. She had said she had lost more than he. As he pondered on this singular statement for the first time his gaunt cheeks took on a deeper bronze beneath the heavy beard. Perhaps, after all, women did suffer as did men! Rising painfully from his resting place he struck off toward the north.

He had small hopes of finding her, but he doggedly held his course till the middle of the afternoon, when he reached the entrance of the lichen trail. Why he returned he did not know, for by this time she was undoubtedly lost in the spruce growth at the foot of old Cingepole, cruising towards the settlement.

But he found her seated before the shack, her head bowed. He halted and looked down on her with a strange sense of timidity. "Ann," he softly called. "I've come back for you. Be you glad to see me?"

(Continued on page 101.)

In answering advertisements please mention "Leslie's Weekly."

## The High Cost of Playing Billiards and Pool



The expense of playing in a public room deters many persons who enjoy and would like to play these splendid games—games which should be within reach of all.

Those who are accustomed to play on public tables, with nothing to show for the expense, can easily own a Burrowes Table with the money so spent, playing on the Table while paying for it.

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**FREE TRIAL—NO RED TAPE**

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**Most Wonderful Piano Offer Ever Made!**

Take advantage of it by being first in your locality to request us to ship, without cost to you, an elegant **Evan's Artist Model Piano**.

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We will name you inside wholesale price which means a cash saving of over \$100 and appoint you our agent. Send no money—we pay freight and allow you—

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Years to pay on easy terms if you desire to keep it. This is an exceptionally fine art piano—fine as can be made, yet the price on this unusual special offer, is lower than ordinary commercial makes.

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Remember just one at wholesale in each locality. Write today.

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Established 18 Years  
1044 F Street, Washington, D. C.

## The Lichen Trail.

(Continued from page 100.)

She rose and walked to him unsteadily, betraying no surprise at his return. Touching his arm she whispered, "Leave me. I'm not worthy to have you come back. Hurry to the life you've lost so long."

"But, I tell you—" he was fiercely expostulating, when she broke in:

"I'm not worthy to be told anything. I've lied and lied to you till my soul is sick. But I deserve it all."

"Lawd! he's dead then?" he choked, staggering away from her.

"He lives—but he never married Fannie. I told you he was dead, to keep you here—from her. I repented and tried to tell you the truth, but after I said he lived I feared you'd go to her—so I said they were married. It's false. They quarreled and he's gone back to the city. Go to her."

"Say, Ann," he panted, "give it to me straight. Lawd, woman, everything hangs on the truth. Is young Ross dead or alive?"

"He lives," she whimpered. "He wasn't much hurt. He's gone home and there's nothing to hinder you from going back and taking up your life where you quit it when he came to the settlement. Oh, Ben, Ben! I've been wicked—but tell me you forgive me."

"It's high time you told the truth," he said rebukingly. "We'll start for home tonight."

"You can go alone," she muttered. "I'll follow soon. You need have no fears for me. The sheriff's girl can take care of herself anywhere in the woods."

"We go back together," he exulted. "We'll take up our life where we quit it when I made a fool of myself over Fannie. We go together, the sheriff's girl and me—always together."

## How the Colored Brethren Are Fleeced.

(Continued from page 98.)

varies from ten per cent. a week to ten per cent. a month, never less than the latter figure. The law, which fixes the interest rate at 8 per cent. in most Southern states, is evaded by making the note call for a sum much larger than is actually borrowed. The rate of interest expressed therein is in keeping with the statute, but if the borrower seeks a renewal, he must pay according to the understanding reached when the loan was made, without reference to the legal rate of interest. In the event that the matter is brought to the attention of the authorities, which has been done in a few instances, it becomes merely a matter of veracity between the money lender and the customer, as the note bears no evidence of evasion or transgression of the law. Thus the "loan sharks," as this class are known, prosper and grow fat with practically no interference on the part of the officers of the law.

In some communities there exists what might be termed a partnership between certain minions of the law and the money lender. In fact, nearly every "loan shark" has his favorite Justice of the Peace, in whose court all legal actions are brought. The volume of business is very large in many instances and if the Justice of the Peace is that kind of man, he soon learns which side of his bread contains the butter, and he acts accordingly. The officers of the court are also frequently in league with the money lenders and, under the circumstances, the unfortunate victim of the loan system has little chance to escape the payment of all that the "loan shark," the Justice of the Peace and the court officials are able to pile on in the way of interest and cost.

It is not to be understood that all Justices of the Peace in the South are corrupt. Some are honorable men, skilled in the law and exact in its administration, but many are basely corrupt, using the office for their own financial betterment in defiance of right, justice and equity. The system upon which these courts, which might aptly be termed the buccaners of the judicial system, is founded, is rotten to the core. The public, however, is gradually becoming aroused to the iniquities of the system and changes for the better are being wrought. For years these courts were practically free lances, superior to the State Supreme Court in that rules and interpretations made by the higher tribunal were frequently overruled or entirely ignored. However, a system of supervision is gradually being brought into play, which promises in time to eliminate the grafting individuals, who pose as administrators of the law. Grand juries in some sections have taken up the matter and, by means of indictments and the institution of impeachment proceedings,

are slowly cleaning out the dishonest element. Yet it will be a long time before the last base scamp has been run to earth, as the crooked Justice of the Peace has ways for covering up his tracks that make the way of the far-famed Celestial appear clumsy and transparent.

To these corrupt courts of inferior jurisdiction is due the existence of peonage in some of the remote sections of the South. The courts, in league with mill owners, lumbermen or other large employers of labor, impose heavy fines for trivial offenses and, in default of payment, the prisoner is given a term which lands him in a convict camp from which escape is practically impossible, even after his term has expired, as fresh crimes have either been found or trumped up and the unfortunate is given another sentence, and perhaps another and another. This condition, happily, has also been given much attention within the past year or two and, while there is no doubt that peonage exists in the South to a certain extent, it is gradually being eliminated. The Federal courts have been especially active in going after this class of offenders.

In addition to the influences referred to above, the negro is made the victim of many ingenious devices which, in the aggregate, are important elements in the matter of keeping his nose flattened upon the grindstone. Medicine fakers, who offer lotions for making the skin white and preparations for taking the kinks out of the hair, have reaped a large harvest—though without causing any material change in the color of the negro or reducing the number of kinks in his hair.

Not all negroes are easily imposed upon, however, nor shiftless and indifferent, when it comes to a trade, as is demonstrated by the following incident:

In a certain Southern town, before the negro had been disfranchised through the passage of such ingenious contrivances as the educational clause and grandfather amendment, there was a shrewd old negro who had a half dozen sons, all voters. In every election "Uncle Eph" was in demand and he invariably pooled the votes of the family and closed out to the highest bidder. In one particularly exciting contest, Uncle Eph was approached by the manager of one of the judicial candidates and the following conversation took place:

"Uncle," said the manager, "I want you to vote your crowd for Judge Blank. How much will it cost?"

"Well, I'll tell you, Mars' John, de odder side has done paid me twenty dollars to vote for hit an' I reckon I'll have to vote datter way."

"Tell you what I'll do," said the manager, who was also a lawyer, "I'll make that twenty dollars just twenty-five dollars if you will vote my ticket."

"Well, 'co'se, I wants to do what's best," said the darkey, "an' as you offers five dollars more, I'll jest take you up."

Thereupon the lawyer thrust a five dollar bill into the hands of the darkey and hustled him and his sons off to the polls before the other side could get another chance at him, and thereby helped to elevate a very capable lawyer into a position which he filled for some years with credit to himself and the community—but without any credit being given to "Uncle Eph" or his dutiful sons.

## The Last Great Southern Duel.

(Continued from page 92.)

walked up and down the floor right by Mordecai, making references to the affair, and making threats of what he would do if he got the chance. Presently Mordecai walked up to him and said, "Do you mean those remarks for me?" McCarty replied in a most insulting manner, "And who are you, Sir?" Mordecai answered, "I am a gentleman, at least." McCarty then said, as offensively as possible, "Ah," and Mordecai instantly struck him a powerful blow in the face that cut all the skin from over his left eye and felled him to the floor. Mordecai then jumped on him, seizing both his wrists, and had him pinned to the floor when I rushed in and separated them.

"McCarty at once sent Mordecai a peremptory challenge by Colonel William R. Tabb. It was agreed that the duel should come off at once, near Oakwood, McCarty to be represented by Colonel Tabb and John S. Meredith, Mordecai by myself and William Trigg. Dr. Hunter McGuire, the late celebrated Richmond physician, who had been chief medical director for the brigade commanded by Stonewall Jackson during the war, was surgeon for Mordecai. The late Dr. J. S. Dorsey Cullen, who had

(Continued on page 103.)



**At Your Service Instantly**

The New Food-Drink

## Instant Postum

Requires No Boiling.

Those who have tried this new table beverage are enthusiastic about it.

There are many reasons that pleased people give us, and here are some:

"It has a rich flavour that we have been unable to get out of coffee altho we have tried several brands."

"Instant Postum has broken us of the coffee habit. 8 days after leaving off coffee I feel infinitely better—but what an appetite."

"It has relieved me of nervous headache and gas which I suffered with when drinking coffee."

"I like it because I can fix it myself in a few minutes. If I use coffee I can't sleep. I slept so well last night after using Instant Postum."

"We find it better and healthier than coffee."

You can please yourself with this wholesome, healthful hot drink by ordering a tin from your grocer.

100-cup tin, 50c.

50-cup tin, 30c.

Or if you desire to try before buying send us a 2c stamp (for postage) and let us send you a 5-cup sample tin free.

"There's a Reason"

Postum Cereal Company, Limited,  
Battle Creek, Mich., U. S. A.

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## The Howard Watch

**T**HE best of attention and service for the man who carries a HOWARD Watch—not on account of the watch, but because he is likely to be that kind of a man.

The possession of a HOWARD undoubtedly does suggest a man who appreciates quality and is quite able to know whether he is getting

it or not; a man who respects HOWARD history; and withal, the practical man of orderly mind who expects to have things done on time.

A HOWARD Watch is always worth what you pay for it.

The price of each watch is fixed at the factory and a printed ticket attached—from the 17-jewel (double-roller) in a Crescent Extra or Boss Extra gold-filled case at \$40 to the 23-jewel at \$150—and the EDWARD HOWARD model at \$350.

Not every jeweler can sell you a HOWARD WATCH. Find the Howard jeweler in your town and talk to him. He is a good man to know. Admiral Sigbee has written a little book, "The Log of the HOWARD Watch," giving the record of his own HOWARD in the U. S. Navy. You'll enjoy it. Drop us a post card, Dept. U, and we'll send you a copy.

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Boston, Mass.

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**THE PRESS CO., Meriden, Conn.**

## Oregon the Land of Opportunity

(Continued from page 91.)

await their development. The fame of her apples and her pears is known across the Atlantic, and she is known as the world's greatest hop yard. Her wheat fields vie with those of the Dakotas and Minnesota. Oregon wool is known wherever wool buyers go and Oregon cattle feed the epicures of the East.

And yet, in the face of it all, there are thousands of acres of as fertile land as can be found waiting for the touch of the developing hand.

We have magnificent cities and upspringing towns and a country of wonderful fertility. We can take our visitors through valleys along the level of the sea or we can climb rugged mountains to the upland plateaus where the irrigated farms and orchards grow their grains and fruits in endless sunshine. We can show you desert and oasis, upland and lowland, mountain and meadow. We can point you to rivers and mountain streams whose unharnessed waters carry power sufficient to turn the wheels of a hundred cities. We can sail you for hundreds of miles on the great Columbia, over whose bosom and along whose banks the products of an empire seek their outlet to markets across the Pacific. And over it all we can show a climate as varied as our scenery. If you want the green of Ireland and the rain-sweetened woodlands of England, we can lead you through the Willamette Valley. Should you want the sunny hills of France we can take you to where the grapes and the peaches grow on the banks of the Rogue River to the south. We can show you mountains whose heads are always white and lakes with forests turned to stone a thousand feet beneath the surface of their waters.

With such a State it is not a question of whether the year will bring prosperity, but of how much prosperity the twelve months will bear.



MOTORING ACROSS IOWA IN NINE HOURS.  
Iowa may well be proud of her fine roads that make such a feat possible.

## Motorist's Column

Automobile Bureau

Conducted by H. W. SLAUSON, M. E.

Readers desiring information about motor cars, trucks and delivery wagons, motor boats, accessories, routes or State laws can obtain it by writing to the Automobile Bureau, Leslie's Weekly, 225 Fifth Avenue, New York City. We answer inquiries free of charge.

### EASY PAYMENTS

**C**ONTRARY to the opinion prevailing among many persons, nearly all motor cars are sold "spot cash." It is possibly for this reason that the automobile industry is on such a sound financial basis and is able to obtain all of the capital it needs for legitimate expansion. But while the manufacturers obtain cash for every machine ordered, the agents in many instances, at their discretion and on their own responsibility, arrange terms to suit the convenience of their customers. This may range from high allowances for second hand cars to "split" commissions and even partial or deferred payments. All of these practices are not countenanced by many of the makers, but in some instances they have no jurisdiction over the car after it has once left the factory. One dealer who does a large business in moderate-priced cars has formed a subsidiary financing company as an adjunct to his Sales Department. This company undertakes to supply fifty per cent. of the purchase price of a car, this amount to be paid off in equal instalments during the succeeding six months. A charge of ten per cent. of the balance loaned is made by the company, and thus a good rate of interest is obtained on its money. The title to the ownership of the car remains with the loan company until all payments have been made. While it is obviously cheaper to pay cash when possible, this arrangement is of great value to the small merchant whose business, under the impetus given to it by a commercial vehicle delivery system, gives promise of great return in the near future, although its present condition would not permit a thousand dollar outlay in a "lump sum."

### Questions of General Interest

#### Attachable Self-Starters.

J. de H. N., R. I., inquires: "My 1911 car is in perfect condition, but I bought it before self-starters came into such general use. Is there any simple type of self-starter on the market that can be installed easily and the initial price of which is not high?"

The electric and pneumatic types of self-starters are generally built in with the car, and owing to their comparatively high price, I believe such would be out of the question to instal on your machine. There are several practical types of the spring starters on the market, and those that are attached to the front of the car in the place of the starting crank can be set in place in a short time by any good mechanic. The self-starters of the lowest price, however, are those which force an explosive mixture into each cylinder previous to throwing on the ignition current. These are simple to attach to any motor, do not occupy a great amount of space, and may be used in connection with the acetylene gas tank for obtaining the initial explosive charges. Such starters may be obtained at varying prices, from \$20 to \$30 representing the average cost of purchase and installation. A complete outfit, with the exception of the gas tank, may be obtained for as low as \$8, however, and as the installation is exceedingly simple, the total cost is remarkably small.

#### Rough Treads On All Wheels.

E. L. P. N. Y., asks: "Is it sufficient to use a chain or anti-skid tread on one rear tire, or should all four wheels be so provided?"

It is the driving wheels that are most susceptible to slipping and skidding, and it is therefore most important that these be provided with chains or rough treads in wet or freezing weather. A chain on one rear wheel will prevent the skidding and side-slipping of the car, but it will not secure traction if the smooth-tread tire is revolving on a slippery surface. The reason for this is that the differential in the rear axle allows the two rear wheels to revolve at different speeds—as is necessary when the car makes a turn. If one wheel turns slower, the other turns proportionately faster; and therefore if one remains stationary, the other revolves at double the speed that would otherwise be the case. Consequently, if one wheel is provided with an anti-skid tread and the other is smooth and is resting on a slippery surface, the power of the motor will be spent in revolving this second wheel at twice its ordinary speed, and the first will remain motionless. The buzzing of this smooth-tired wheel will not aid the progress of the car, but it will help greatly to wear the rubber surface. You will see that, if both tires were covered with an anti-skid tread, neither wheel could slip, and the progress of the car would be forward

—rather than negative. While anti-skid surfaces on the front wheels are not absolutely necessary, such a provision will prevent side-slipping when the car is turned and will thus render the control easier and more positive and will reduce the wear on the tires of the front wheels.

#### Car Heaters.

H. K. S., Mich., asks: "Are there any satisfactory forms of heaters to be used in the interior of limousines or other closed cars?"

There are several styles of heaters on the market suitable for warming the interior of closed cars. Any of these can be installed with but little trouble, and from all reports, seem to serve their purpose satisfactorily. One type conducts a part of the exhaust gases through a small radiator which can be placed in any desired location in the interior of the car. A valve is provided by means of which the heat may be turned on and off, and as the piping, joints, and radiator are absolutely air-tight, none of the exhaust gases can escape into the interior of the car. Another type of heater employs fresh air that is first conducted through a sheet iron jacket surrounding the exhaust pipe. This, when heated, is then led through a radiator or register set in the floor or sides of the body of the car. If the heater employed is in the form of a register, which takes the air directly into the interior of the car, ample ventilation is furnished provided the intake pipe is placed forward on the dash, well beyond and above the point at which dust will be formed by the movement of the car. There is still a third satisfactory type of car heater which consists of a coil of pipes through which the hot water from the cooling system of the motor is conducted. In order to keep this water warm when the motor is not in operation, a small independent gasoline heater may be installed in the circulating system and carried permanently on the running board, where it will occupy no more space than will the ordinary acetylene gas generator.

#### Hot Jacket Water.

H. F. S., Ind., says: "I have heard an automobilist friend of mine say that he filled his radiator with hot water mornings during the winter. Is there any harm in this practice, and what is its advantage?"

I would not advise the use of boiling water if the garage in which your car has been standing over night has reached a temperature of below zero. The sudden rise in temperature of the motor—through a range of more than 200 degrees—may possibly cause such rapid expansion of the iron that a strain, or even a crack, may

(Continued on page 103.)

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## The Last Great Southern Duel.

(Continued from page 101.)

served as surgeon on the staff of General Longstreet, was present as a friend of McCarty.

"The men fired at ten paces with Colt's army revolvers. At the first fire both missed. Tabb said to McCarty, 'Are you satisfied?' McCarty replied, 'Oh, no; I demand another fire.' Again the word was given, both men fired, and both fell. McCarty was badly wounded by a shot in the hip, Mordecai was struck in the abdomen, the ball penetrating the intestines. He died on the fourth day after the duel. McCarty lingered a long time, but finally recovered, and at a trial was fined \$500 and sentenced to jail for six months. The Governor remitted the jail sentence on a doctor's certificate that imprisonment would endanger McCarty's life. In the meantime all of the seconds had been in prison. They spent six weeks in jail each. Each of them declined to testify. They were finally released upon a writ of habeas corpus.

"There were several duels after this, but none of them fatal, and dueling in Virginia is now as dead as Chatham's ghost. I think Mordecai was one of the knightliest gentlemen who ever lived on this earth. When it was known that he would die, and he knew it, too, they urged him to send for a minister, but he said, 'No; I will die as I have lived,' and he never uttered a whimper. An hour before his ending he sent for me. Putting his arm round my neck, he pulled my ear down to his mouth and whispered, 'Remember, Royall, what I told you!' I answered, 'I certainly shall, John.' It was a message to his sweetheart."

McCarty never again sought the society of ladies after his fight with Mordecai. He devoted his energies exclusively to literary and poetical pursuits. He was a power in the editorial world of Virginia during the balance of his life. His writings went far toward moulding the political destinies of the commonwealth. After the Democratic victory of 1883, when Mahone and his readjuster regime were discredited, McCarty was presented with a handsome gold watch and medal by the Democrats. He was the first editor of the old Richmond Times. Miss Triplett, it is said, received fifty offers of marriage, before she became the wife of Philip Maxall, a wealthy flour manufacturer. She remained the undisputed social queen of Richmond up to the time of her death several years ago.

## Motorist's Column.

(Continued from page 102.)

result. Still, really "hot" water may be used with good success in the radiator on cold mornings, and if the difference in temperature between this and the motor is not more than 150 degrees, I do not think that any damage is liable to result. The hot water poured into the radiator has the effect of warming the motor; and you probably realize from experience that a warm motor is much easier to start than is one that is absolutely cold. The reason for this is that the temperature of the gasoline is

## A Good Breakfast

SOME PERSONS NEVER KNOW WHAT IT MEANS.

A good breakfast, a good appetite and good digestion mean everything to the man, woman or child who has anything to do, and wants to get a good start toward doing it.

A Missouri man tells of his wife's "good breakfast" and also supper, made out of Grape-Nuts and cream. He says:

"I should like to tell you how much good Grape-Nuts has done for my wife. After being in poor health for the last 18 years, during part of the time scarcely anything would stay on her stomach long enough to nourish her, finally at the suggestion of a friend she tried Grape-Nuts.

"Now, after about four weeks on this delicious and nutritious food, she has picked up most wonderfully and seems as well as anyone can be.

"Every morning she makes a good breakfast on Grape-Nuts eaten just as it comes from the package with cream or milk added; and then again the same at supper and the change in her is wonderful.

"We can't speak too highly of Grape-Nuts as a food after our remarkable experience." Name given by Postum Co., Battle Creek, Mich.—Read the little book, "The Road to Wellville," in pkgs. "There's a Reason."

Ever read the above letter? A new one appears from time to time. They are genuine, true, and full of human interest.

raised as it enters the carburetor, and evaporation is thereby greatly facilitated. This advantage is the more marked if your carburetor is provided with a hot water jacket connected with the circulating system of the motor. It is to be assumed that your radiator has been drained the night before, but there is oftentimes a low point of the circulating system that cannot be reached by the drain cock. Ice may have formed in this low point and if this is the case you will find that the use of hot water when you next wish to use your car will melt this ice and save you the trouble of a clogged cooling system.

## Simple Garage Jacks.

L. O. S., Ark., inquires: "I understand that the weight of the car should be taken off of the wheels when the machine is not to be used for two or three weeks. Are there any inexpensive jacks that I can use for all four wheels?"

An inexpensive method for raising your car from the garage floor is to use your regular tire jack under each axle in turn and block up the wheels with stout boxes or pieces of wood. Should you desire a more complete outfit, however, and one that will enable you to raise and lower your car more quickly, you can buy several types of jacks that will raise all four wheels of the car at the motion of a single lever. Such a device will cost from \$20 to \$25, and if this is more than you care to spend, you will find the individual tire jacks, at from \$2 to \$3 each, very satisfactory. One of these is designed to be applied at the hub of each wheel, and consists of an iron loop, to fit over the hub, at one end of a lever that is mounted on a substantial iron frame-work extending from the floor. When the handle end of the lever is lowered, the strap surrounding the hub is raised a short distance, and the device is so arranged that when the lever extends in a vertical direction, the jack is automatically locked. When these jacks are once adjusted to the size of your wheels, you will find that the entire car can be raised in less than a minute. Whatever method you employ to raise your car when it is not to be used for a week or so, you will find that the time and money will be well spent, for the saving in your tire bill at the end of a year of such a practice will be astonishing.

## Springs Too Stiff.

J. M. S., Del., says: "The springs on my touring car seem to be too heavy for the loads ordinarily carried. It is probable that these springs are designed to carry the weight of five persons, whereas I do most of my running with but three."

In order to make your car more comfortable for three persons, it would be well for you to remove a leaf from each of the springs. This is a job that can be done by any blacksmith. The shortest leaf is the only one that can be removed from each spring, and if this does not make the springs sufficiently flexible, you may remove the next shorter one, and so on. In order to render your car still capable of carrying five passengers comfortably, it would be well to apply some type of shock absorber between the axles and frame of the car near each spring. Rubber bumpers placed on the axles may sometimes be used to serve this purpose and prevent too great a jar to the occupants when the springs are depressed to the point to which the frame and axles would otherwise come in contact. Rebound straps, which pass around the axles and are attached to the frame of the car on each side, prevent the sudden recoil of the body after the wheels have struck an obstruction in the road, and you may find that the use of these will help to make your car suitable both for three or five passengers.

## Sand and Tire Pressure.

L. O. A., I. T., inquires: "Should my tires be pumped to the same pressure when I travel over sandy roads as when I run over those having a hard surface?"

If the sand has been heated by the sun or succession of warm days, the temperature of the air in your tires will be raised considerably. This will expand the air, with a consequent increase in pressure, and it is therefore advisable to start out on such a trip with the tires softer than would ordinarily be the case. Inasmuch as the wheels will sink to a depth of several inches in the hot sand, a greater amount of surface of each tire is subjected to the heat than is the case when the car is run over a hard surface that forms only "line contact" with the wheels.

## To Prevent Skidding.

M. A. S., Ont., writes: "What is the best appliance to use in cold or wet weather to prevent skidding?"

Chains are always satisfactory, and have the advantage in that they may be carried in the tool box and only used when necessary. They may be applied quickly, and form as effective an anti-skidding device as is known. There are also many good tires provided with various forms of rough treads which offer a firm grip on any kind of a road surface.

You  
sure can  
buy

PRINCE  
ALBERT  
the national  
joy smoke

in the toppy 5c  
weather-proof bag

It's all real and true Prince Albert, no matter in what size package you prefer it. Just order the one that hits you favorable-like—then you're in for the big smoke.

That 5c toppy red bag is built for folks who want a small package to tuck away in their jeans—just as others demand the tidy red tin because it slips into coat pockets and hip pockets.



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everywhere. In the  
5c toppy red bag,  
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and handsome  
pound and half-  
pound humidor.



Says Hunch:

"After all, it's the tobacco, not the package, that puts Prince Albert in the spot-light. Get yours while the getting is good."

R. J. REYNOLDS  
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Winston-Salem, N. C.

These are suitable for service in dry, wet, or freezing weather, and require no special equipment or extra preparation for any kind of a tour through any part of the country. Tire protectors are also coming into common use—both as a covering for the shoe of the tire and as an anti-skidding device. These protectors are generally laced on over the tire, and are provided either with a rough rubber surface, or with steel studs, either design of which is effective in preventing skidding on slippery road surfaces. You are thus offered three effective methods of insuring your car against skidding, and the one for you to choose will depend upon the type and present condition of your tire equipment, and the amount of money that you are willing to invest in the new appliances.

## Automatic Speed Signals.

R. R. M., N. M., says: "I have heard that one of the municipalities in California contemplated the enactment of an ordinance requiring every automobile to be equipped with an automatic signal that would indicate the speed at which it is traveling. Can you describe this instrument to me briefly?"

The device to which you refer consists of a series of three bull's-eye lights of different colors placed one above the other on the radiator cap, or in some other conspicuous position. The instrument is connected with the speedometer, and is so arranged by means of a centrifugal fly-ball mechanism that the various lights will be turned on when different speeds are reached. For example, white shows at speeds below fifteen miles an hour, green when the speed approaches twenty-five, and red when the car travels at a greater rate than this. The device is so arranged that any combination of these colors will be turned at the desired speeds, and it may be set to indicate within almost any range. It is intended that the mechanism, when once set, will be officially examined and sealed so that the points at which the speeds will be registered cannot be changed—for it is obvious that such an instrument is probably of greater value to the traffic regulators than to the driver of the car.

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# Jasper's Hints to Money-makers

NOTICE.—Subscribers to LESLIE'S WEEKLY at the home office, 225 Fifth Avenue, New York, at the full cash subscription rates, namely, five dollars per annum, are placed on what is known as "Jasper's Preferred List," entitling them to the early delivery of their papers and to answers in this column to inquiries on financial questions having relevancy to Wall Street, and, in emergencies, to answer by mail or telegraph. Preferred subscribers must remit directly to the office of LESLIE-JUDG COMPANY, in New York, and not through any subscription agency. No additional charge is made for answering questions, and all communications are treated confidentially. A two-cent postage stamp should always be inclosed, as sometimes a personal reply is necessary. All inquiries should be addressed to "Jasper," Financial Editor, LESLIE'S WEEKLY, 225 Fifth Ave., New York.

QUESTION! If a man who makes two blades of grass grow where one grew before is a public benefactor, what is James J. Hill? He proposes to double the grain crop of the United States. He has been experimenting in his greenhouses at St. Paul and has astonished visitors by showing what the practical application of chemical principles has done in the culture of wheat, oats and barley.

Double our crops! Think of what this means to the farmers of the United States and to the whole country? It means an increase in the annual wealth of the nation of billions of dollars. This is not exchanging money from one hand to the other. It is not adding to the value of real estate, on a fictitious basis. It is actually producing new wealth and putting that in circulation for the benefit of all the people.

Mr. Hill is a great captain of industry, yet one of the targets of the muckrakers and the demagogues. When will our people learn, as those of other nations have learned, the value of their great creative intellects—the men who have the courage to risk their money in broadening our farm areas, in redeeming the deserts, in making oil to flow, expanding our railways and uncovering the wealth of our iron, copper, gold and silver mines.

While other nations honor its citizens who take the risks of creating new enterprises, we, in this country, denounce and hound them and heap them with reproaches. What good has come out of it all? None; but infinite harm to our growth and prosperity.

If money has been lost in speculation, who is at fault? Read the testimony in the famous Hawthorne mining case, and in the Wisner investigation, and in that of the United Wireless, and hundreds of other similar concerns, none of which had the remotest connection with Wall St. or the Stock Exchange.

Some of these revelations would be humorous if the matter were not so serious. Bogus newspapers and magazines were gotten up by schemers and were filled with articles written by their hired men extolling the wonderful profits of the business and the promise of golden returns to all who bought their shares. Broken down clergymen were engaged to give respectability to the swindlers. Public officials and men of prominence were induced to lend their aid to some of these disreputable enterprises.

Why should the people believe all the stories that were thus printed? Why should they have lost \$70,000,000 last year in fraudulent schemes, according to the Postmaster-General's report? Simply because the people are too credulous. They read too much and think too little. Disreputable schemers are thus enabled to rob the pockets of their victims, just as disreputable demagogues are robbing the people of their brains.

The same persons whose credulity has cost them golden dollars will be found listening to and believing in the foolish

stories about our captains of industry, that paid writers are printing in all the muckraking magazines and sensational newspapers. One of these famous writers lent his name, his brains, his pencil and his reputation to a mining company which was called into court by the Federal Government for defrauding the people out of \$1,000,000.

Those who think that the magazine writers are animated by high ideals in their attacks on our railroads and industries should no longer be deceived. The muckrakers write for money. They are after filthy lucre. They care nothing for the public but only for themselves. Think of the tremendous harm they have done, the homes they have made unhappy, the seeds of discontent they have planted so widely, until the people have come to challenge all authority, to distrust religion, and to march in procession carrying banners inscribed "No God and no master." "No God" is the philosophy of the fool in every age," said the Rev. Dr. Burrell, of New York, in a recent sermon. I agree with him.

The stock market is still feeling the depressing effects of uncertain conditions. We don't know what the new Democratic administration will do with the tariff, and with our financial system, but this much is certain—that something will be done at an early date in the line of tariff reduction. Knowing this, our manufacturers have been preparing for some time past, so that no sudden and violent shock is apprehended. The decisions of the Supreme Court affecting the market have been rendered with one or two exceptions, and this uncertainty is therefore also removed. Under these conditions a better stock market is anticipated.

Active operators have been buying on every break for a profitable turn. Nothing like a boom is expected or a prolonged rise, but it would not be surprising if before the opening of the extra session of Congress the market should have some intervals of strength.

Interested, Hartford, Conn.: The New London Northern is leased to the Central Vermont under a guarantee of 9 per cent. dividends. The stock is not active. Any broker will probably secure a quotation.

A., Lewistown, Mont.: With the reduction of the authorized stock of the Marconi Wireless Telegraph Co., of America, in 1910, the par value of the shares was reduced from \$100 to \$25, but I presume it would be best to join with other stockholders in making the exchange.

S., Halifax, N. S.: The passing of the American Beet dividend on the common stock does not look to me like "a square thing." It is just such operations as these that hurt Wall Street, more than anything else, and that strengthen the demand for greater publicity for all corporations.

W., Greenville, Mich.: If you are dependent on your small savings, it would not be wise to think of putting them into the securities to which you refer, yielding from 8 to 17 per cent. Safety should be the first consideration. You can get this by buying securities such as the law permits savings banks to acquire.

(Continued on page 105.)

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For less than the required payments on a \$2,000 Ten Year Endowment Policy, you can secure both a \$2,000 Coupon Bond, protected by the choicest New York real estate investments, and \$2,000 Life Insurance while you are paying for the same.

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These bonds are legal investments for National Banks and for State Banks in Illinois and other states.

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In answering advertisements please mention "Leslie's Weekly."

# Jasper's Hints to Money-makers

(Continued from page 104.)

C., Detroit, Mich.: If I had a profit in Pittsburgh Coal Pfd., I should take it. If a loss, I would hold on for the present.

D., New York: National Tube 5's around par look like a pretty safe industrial investment, though not absolutely gilt-edged.

R., Weehawken, N. J.: I can get trace of only one of the properties on your list, Ely Hercules, and that is reported as dead.

H., Jonesville, Mich.: The par value of Swift & Co's stock is \$100. The dividends are 7 per cent. per annum payable quarterly. The capital stock is \$75,000,000.

Z., Longmont, Col.: John Muir & Co., members of New York Stock Exchange, 74 Broadway, New York, make a specialty of buying odd lots and do a large business in that line.

B., Kansas City: Rumley, Deere and J. I. Case Pfd., are industrials that have recently come to the front. They can hardly be regarded as in the seasoned class. American Tobacco Pfd., looks safer.

Arlington, Mass.: United Cigar Stores Com. looks one of the best speculations on the tobacco list, if reports regarding its business are correct. It has a very strong management and inside interests seem to be accumulating rather than selling it.

J. P. A., Sharon, Pa.: The Western Maryland has been using its surplus earnings to improve the property. It is in strong hands and if bought on a reaction ought to be satisfactory for a long pull, but do not be in a hurry.

H., Fall River, Mass.: I do not advise the purchase of the 20c shares. Do not be worried over the intimation that the price will shortly be advanced to 30c and then to \$1. This is an old scheme to make the bait look attractive to "suckers."

S., Newport, N. Y.: I believe O. & W. will return to the dividend list ultimately and perhaps before the year is out if business conditions warrant it. At 31 it would look like a better buy to hold, therefore, than Int. Paper Pfd., at 50, Beet Sugar Com. at 48 or Steel Com. at 65. For a long pull, all of these ought to be satisfactory.

S. W., Newport, Pa.: St. Louis & S. F. Second Pfd., and Ont. & W. both have speculative possibilities. Texas Pacific would be well regarded, but for the opposition to the railways in Texas which now gives evidence of subsidizing. If the Interstate Commerce Commission would treat the railroads more fairly, the outlook for all low-priced railway shares would speedily improve.

B., New York: As Southern Pacific owns the Union Pacific's line from Ogden to San Francisco, it seems to me that the decision of the court favors the former rather than the latter, but, of course, everything depends upon what arrangement the Government will permit the U. P. to make with the S. P. for the continued use of the Central Pacific.

H., Chicago: Standard Motor Construction Co. is engaged in the construction principally of marine, gas and oil engines. It is not the company of a similar name to which you refer. The fact that such an eminent naval constructor as the Hon. Lewis Nixon is President of the former company with a strong board of directors justifies belief in its future prospects. It is said to be doing an increasing business.

K., Mass.: The United Service Co., as I have said before in answer to inquiries similar to yours, is a holding company controlling and operating electric light, gas, steam heating and street railway companies in some of the smaller towns of Pennsylvania. It has an authorized capital of \$1,000,000—6 per cent. pfd. and \$1,500,000 common besides a considerable bonded indebtedness. It can hardly be called a high class investment.

M., Sharon, Pa.: It never seemed wise, to me, to combine life insurance with speculation in the stock of a company in which one is insured. Many propositions of this kind have been tried out and usually have been disappointing. The life insurance business is highly competitive and new companies sometimes find it difficult to get a firm footing. You are not entitled to be on my Preferred List unless a subscriber at the Home Office.

A., Chicago: My advice to all my readers is to buy the stock of no company whose literature is such as you describe, that is: "very remarkable and on the whole very astonishing." And have nothing to do with any promoter of securities who goes out West making a claim that he could sell any amount of stock in New York City but that he has good reasons for declining such offers. The talk of the profits of poultry farms has not been justified. Leave all the get-rich-quick concerns alone.

C., West Point, N. Y.: It is difficult to recommend stocks such as you desire as absolutely "safe and conservative." Industrial preferred stocks yield 6 and 7 per cent. and even better, but these must run the risks of business depression, tariff tinkering and trust busting. The Standard Oil Company's stocks and the shares of the Texas Oil Company, the leading rival of the Standard Oil, look attractive in view of the growing demand for mineral oil and its products. While these are high priced, they pay good dividends and promise better ones.

N., Logan, Utah: I do not advise the purchase of Con. Midway Oil stock at 78 cents a share. Better buy the stock of some established dividend paying oil company. I see nothing in the elaborate circular you send me which justifies the large capitalization of the company. It looks like a very speculative enterprise. I had rather have one share of Standard Oil of California at 180 with its assurance of a growing business and good dividends, than 200 shares at \$1 each of any speculative concern.

Hard Worker, Philadelphia: A novel plan of saving and providing an income and insuring yourself against loss is offered by the First Mortgage and Real Estate Co., 165 Broadway, New York. This provides for the purchase of a 6 per cent. ten year bond on small instalment payments and a life insurance policy, so that if you should die before the payments are completed, your estate would gain from the payments you have made. There are many attractive features about this plan. If you will write to the above company for its "Booklet G," you can get the details.

M., Birmingham, Ala.: I see no reason why the United States cannot adopt the farm and home mortgage plan advocated by President Taft and so successfully adopted abroad. The first requirement is scrupulous fidelity in the control of the funds. Many years ago, the State of New York appointed a commission to loan a fund it had unexpectedly received. It was proposed to loan these moneys to farmers, but the business was so poorly administered and favoritism played such a leading part in the making of loans, that the politicians and not the farmers were benefited. I believe very little of the fund remains.

W., Myrtle Point, Oregon: In twenty-five years' observation of Wall Street, I have found that no matter how low the market drops, it is sure eventually to have a rebound. There are alternating periods of great depression and of great buoyancy. One who buys during a depression and holds his stocks patiently, will usually be sure of an ultimate profit but he must avoid securities in the hands of receivers or likely to be so. Union Bag, American Can, Int. Paper Com. if bought at the low prices you name, would look like an inviting speculation and Texas Oil at 80 would be a bargain. I doubt if it will reach that figure soon again for it is earning much more than the 6 per cent. dividend it pays.

D., Norfolk, Va.: Tariff reductions would undoubtedly seriously affect Beet Sugar but not so seriously Union Bag & Paper. Beet Sugar Com. seemed to be very quickly absorbed on the recent bad break. Union Bag & Paper Pfd. was also bought apparently by insiders. Both, if bought on reactions, offer fair opportunities for speculation. 2. Among the inactive industrial stocks that I spoke of as offering speculative opportunities was American Ice. It was formerly a dividend payer and under good management could be restored to the dividend paying list eventually. 3. You will get the information you want in reference to trading on margins and other instructive facts about Wall Street, if you will write to J. F. Pierson, Jr. & Co., members New York Stock Exchange, 74 Broadway, New York, for their Free Booklet No. 22, on "Wall Street Ways."

B. F. V., Portland, Ore.: The \$100 bonds on your list all yield rather a higher rate of interest than you could expect from a gilt-edged security. The debentures, of course, are not a first mortgage lien. You would be quite as safe to take one share of American Tobacco Preferred at a little above par. I regard this as good as any of the debenture bonds. The safest investment is probably in the New York municipals but they yield only a little over 4 per cent. You might divide your funds and take one of these, one of the St. Paul Con. 4's and one each of your public utility and industrial selections. An excellent and very instructive bond list both for \$100 and \$500 bonds with valuable information concerning such securities is embraced in a little publication called *The \$100 Bond News*, "A Review of Financial Articles of Interest to Small Investors." Write to Beyer & Co., 52 William St., New York, for a copy.

H., Brooklyn, N. Y.: If I had \$50,000 to invest and it was all that I had in the world, and I was absolutely dependent on the income from it, I should put it in the highest grade, gilt-edged bonds, such as municipal bonds, guaranteed stocks and well secured first mortgages on railways, industrials or real estate. If I had some other sources of income and could, therefore, take a little risk, I would buy promising stocks in Wall Street that pay a better rate of interest than the gilt-edged securities and by watching the market, would seek to protect myself. Such stocks as American Tobacco Pfd., and some other preferred industrials and Standard Oil stocks, especially Standard Oil of California, Vacuum Oil, and Standard Oil of New Jersey, offer opportunities for a profit. All the oil companies are making large earnings. Texas Company for instance, whose stock I recommended when it was below par, has advanced twenty points on reports that the dividend is again to be increased to 8 per cent.

(Continued on page 106.)



## MEMPHIS—Greatest Distributing City ON THE COUNTRY'S GREATEST RIVER!

The South is a thrill with Commercial, Industrial and Agricultural progress. Dixie-land is the "new West."

Memphis is the gate to the awakened South and Southwest. It is in the heart of the Mississippi Valley on the River.

Location gives Memphis supremacy. It occupies the only possible site for a great city on the Mississippi between St. Louis and New Orleans—a sweep of 1200 miles.

With one bridge operating and another building, Memphis has the only span across the Mississippi River below the mouth of the Ohio.

Seventeen great railroads fling their lines in every direction from the city. Six others are to enter the city soon. Three belt lines girdle it. The best and cheapest switching facilities in the U. S. add to its advantages as the foremost Southern distributing center.

In the midst of prolific cotton fields—Primeval hardwood forests—Giant water power—Cheap fuel—Skilled and reasonable labor.

A climate never enervating but with five times the germinating power of other sections.

Healthy—Cleanly Commission-Governed—Largest parks—Best schools—Purest artesian water—Boosting citizens.

If you can do something—Make something—Invest something, then write for Booklet giving full and FREE information about the city and its surrounding farm lands.

When you come South, have your ticket read "via Memphis"—Stop-over privileges on all Railroads. Address

JOHN M. TUTHER, General Secretary,  
BUSINESS MEN'S CLUB MEMPHIS, TENN.

62nd ANNUAL STATEMENT OF

## The Manhattan Life Insurance Company

NEW YORK

MORRIS W. TORREY, President

Total Payments to Policyholders Since Organization Plus the Amount Now Held for Their Benefit

**\$92,327,682.53**

PAID FOR BASIS

ADMITTED ASSETS JANUARY 1st, 1913

Bonds and Stocks	\$3,592,274.25
Bonds and Mortgages, first lien (Fire Ins. on same \$7,137,500.00)	7,985,675.00
Real Estate	5,358,200.00
Loans and Liens on Policies	4,212,380.37
Cash in Banks and on hand	321,529.42
Deferred Premiums and Premiums in course of collection	170,109.39
Interest and Rents due and accrued, and all other assets	404,915.00
<b>LIABILITIES</b>	<b>\$22,045,083.43</b>
Policy Reserve (as computed by the New York Insurance Department)	\$19,733,777.00
Reserve for Supplementary Contracts	94,993.00
Policy Claims awaiting Proof	92,905.98
Premiums, Interest and Rent paid in advance	110,723.91
Dividends due Policyholders (Including 1913 Dividends Apportioned in 1912)	122,082.30
Federal and State Taxes payable in 1913 (estimated)	37,000.00
All other liabilities	31,263.16
<b>AMOUNT HELD, SUBJECT TO CONTINGENCIES, FOR SURVIVORSHIP DIVIDEND POLICIES</b>	<b>\$1,396,323.11</b>
<b>CONTINGENT RESERVE FUND</b>	<b>426,014.97</b>
	<b>\$22,045,083.43</b>



Leslie's Weekly  
225 5th Ave., New York, N. Y.

## YOU'D like to take this road.

Why not?  
It's the road of the Leslie's Classified Advertiser.

Every Ad in Leslie's classified column is next to reading. It can't escape the eye.

You reach 375,000 homes or 1,750,000 people for just \$1.75 a line.

You pay \$7.00 for a 4 line Ad and you will reach 500 homes and talk with 2,500 readers for 1c, the price of a postal card.

Write for rate card. Allan C. Hoffman, Advertising Manager.

**TOLEDO MARINE MOTORS**

Make boating a pleasure. Simple—dependable—Non-mechanical person can easily operate. Guaranteed. 2 cycle. 2 port. 8 1/2-2x31-2 & 41-2x41-2 28 H.P. 8 cyl. \$250.00

Write today for complete catalog. The Universal Machine Co., 400 First St., Bowling Green, O.

## Smoke Five With Me

Here is the sweetest smoke that I ever knew, and I've smoked for 40 years.

It was handed me once by a connoisseur, who told me where to get it. Later I had it made specially for me—made as a Panatela, the size of this picture, for a short, sweet smoke. It is made from Havana leaf. So are many others. But I call this the finest-flavored leaf that ever came from Cuba.

All my friends think likewise. Now I order these cigars in 50,000 lots to keep my friends supplied.

It occurs to me now that countless men would be glad to share this discovery. I am going to let some of them do it. Not for profit so much as a hobby.

I will supply a few men, who love good cigars, at \$5.00 per hundred, mail or express prepaid. That's not far from my cost.

If you must have big, heavy cigars, these won't please you. These are for men who like mild and exquisite smokes. I have never tasted anything like them.

### Five Cigars Free

I will send to 500 men five cigars free. Just send me 10 cents to cover postage, packing and revenue stamp. I will supply the cigars. I only ask this 10 cents to pick out the right sort of people. If you like them, order as wanted—50 or 100 at a time. I will send them prepaid at \$5.00 per hundred (fifty for \$2.60).

Write now for the five cigars

J. ROGERS WARNER

700 Marine Bank Building, Buffalo, N. Y.

## The "Approachable" Mrs. Wilson

(Continued from page 93.)

to go and fix up a bit for the luncheon after the shopping excursion of the morning.

"I suppose you have been Christmas shopping for the White House baby."

"There isn't going to be a White House baby. The statement that the little daughter of Mr. Wilson's niece was coming to live with us is absolutely unfounded. Naturally she will visit at the White House frequently, but it is perfectly absurd to say that she will live with us. I wonder who ever started such a foolish story."

"Would you mind telling me about the Inaugural Ball gown?"

"Really I haven't given it a thought," answered my smiling hostess.

"Will it be American made?"

"Of course," said Mrs. Wilson, acting a little as though I had been guilty of asking a very foolish question.

"And white?" I hazarded. The brilliant coloring of the next lady of the White House prompted this suggestion.

"Yes, or at least I don't know. I really haven't given it a thought," was the repetition. I didn't seem to be getting very far on the clothes line, so I switched to the domestic phase of Mrs. Wilson's character, which has been exploited in articles and in pictures showing the chatelaine of the Governor's mansion, in a very homely kitchen apron, tossing a salad.

"That picture was a joke," she remarked. "Knowing that I am fond of messing in the kitchen, a friend of mine took me in my kitchen regalia, and I assure you it was a relief from the constant posing in formal costumes."

"Have you any favorite recipes?" I queried.

"No, I can't say that I have. I have been asked dozens of times for my best-liked desserts, etc., but I am really not inclined toward one more than another. Of course, Southern dishes appeal to me strongly, as I am from Savannah, you know, and I enjoy chafing dish cookery."

Mrs. Wilson is pre-eminently the type of woman whom one expects to enjoy the do-

mestic side even of the public life which has been thrust upon her through her husband's advance to the foremost office in the gift of his countrymen. I know every woman wants to hear how the next Lady of the White House looked on the rainy day following the exactions of the night before, and the exigencies of a morning of Christmas shopping. The tailor-made costume, of coat and skirt, was of smooth mannish cloth in grey and white stripes. The skirt fitted beautifully, but there was no suggestion of excessive skin-tight garb. The coat was of the usual jacket cut, not cutaway back, with a narrow white simulated vest. On her shoulders she wore a wonderful deep collar of sable heads and tails and carried a moderate sized muff of the same fur. Her hat was far more simple than that of many shop girls. It was a soft camel's-hair felt of warm brown, turned back from the wavy hair of almost the same tone, and caught by a rosette of green velvet, and a green wing. It was tremendously smart, and equally becoming.

While we were talking, my eyes were glued to the odd necklace worn by Mrs. Wilson. It was a circlet of antique coins in dull gold and fitted close like the English dog collar. This is one of the pet fancies of Mrs. Wilson, and she wears it almost constantly. As the long white gloves were drawn off, the ringless hands with the well kept nails and dimpled knuckles were in marked contrast to the overloaded hands of the average society woman. Miss Jessie Wilson, who had been patiently waiting for the chat to come to an end, smilingly interposed a reminder of the waiting luncheon, and Mrs. Wilson most graciously bade me good-bye, again apologizing for the enforced brevity of the interview.

I hadn't a chance to more than say "pleased to meet you, and good-bye" to Miss Jessie, but the quick smile and the beautiful teeth of the President-elect's second daughter enabled me to predict a popular success for her as the belle of the White House. Miss Jessie Wilson has recently made herself tremendously popular by talks before various bodies on the "Joy of Service," and her own Settlement work bears out her theory of what life means even when social possibilities are so much at hand. Later, the President's secretary told me that she alone of the three daughters would probably go in very much for society, as Miss Eleanor and Miss Margaret are more inclined toward the serious side of life.

Not having been privileged to meet any of the former ladies of the White House, I cannot, even though I were rudely disposed, make any comparisons, but from the delightfully gracious reception accorded me and my raincoat, of one thing I can be certain—Mrs. Wilson with her charm of manner still retains a strong antagonism to anything even verging on vulgarity or an appeal to the sensational. This is borne out by the report that she will not countenance in the White House, the turkey trot or the bunny hug, approving, as all women must, the graceful waltz and the always popular two-step. With these qualifications I can predict that no more popular hostess will live in history than Mrs. Woodrow Wilson, wife of the President-elect.

### A Noted Political Leader.

SEVERAL weeks ago in an article in LESLIE'S entitled "Five Famous Men of Washington," all of whom had been United States Senators long ago, an error occurred regarding Gen. Powell Clayton. It was stated that he lost an arm during the Civil War. It was in an accident after that conflict that he lost his arm. The mistake was natural as it was known that he had served with distinction, rising from captain to brigadier general. Gen. Clayton was governor of Arkansas in the early reconstruction days. He had entered the army from Kansas and immediately after the war went to Arkansas, where he purchased a large plantation and married the daughter of a Confederate soldier. For nearly half a century Gen. Clayton has been a leader in Arkansas politics and has participated in many stirring scenes during that time, for politics was anything but child's play in the early days. Since 1872 he has been a delegate to every Republican national convention, with the exception of 1904 when he was Ambassador to Mexico. He has been a member of the national Republican committee save for two years, since 1872, and is now the senior in point of service of every other member by more than 20 years. He has witnessed a wonderful procession of great men come and go during that period.

## Jasper's Hints to Money-makers

(Continued from page 105.)

Real Estate, Lowell, Mass.: The \$100 6 per cent. bonds secured by New York real estate are fully described in "Special Circular No. 18" issued by the New York Realty Owners, 487 Fifth Ave., New York City. This company has a method of profit-sharing which is quite interesting and fully described in their circular.

Telephone, New Orleans: The bonds of the American Telephone and Telegraph Co. and its subsidiaries are held by many careful investors, and are well regarded. 2. There are a number of telephone bonds that pay 5 per cent. George H. Burr & Co., 14 Wall Street, New York, make a specialty of these. Write to them for their "Booklet L." on "Diversified Investments."

H., Cincinnati: The Mansfield Mining and Smelting Co. of Arizona has the very large capitalization of \$8,000,000. The company as promoted was a swindle, but was reorganized by innocent shareholders who have elected an entirely new board and resumed work on the property. This is the report which I find in the Copper Handbook. Considerable work has been done on the mine, but it will require a great deal of money for its development.

P., Albany, N. Y.: The passing of the dividend on American Beet Sugar, or rather the deferring of the dividend, would indicate considerable doubt regarding its ability to pay 5 per cent. It is said that it has accumulated a large stock of unsold sugar and that it fears adverse tariff legislation, but in view of the fact that the stock has been selling at half the high figure of the year, it is being bought for speculation by some who follow the market closely. 2. The last annual statement of American Ice showed a fair surplus. 3. I see nothing particularly attractive in Linseed Com. at this time.

Beginner, Elmira, N. Y.: The wisest way to begin to save is by putting your surplus in some well-established security. You can buy a \$100 bond by paying as small as \$5 down and the rest as you wish. You can also buy \$500 and \$1000 bonds on this plan. By making your small savings productive in this way, you encourage yourself to set something aside for the future, and at the end of the year you will be surprised at the amount you have accumulated. Beyer & Co., \$100 Bond House, 52 William Street, New York, operate on this plan. Write to them for their "Bond List L., No. 35."

Take-A-Chance, Memphis, Tenn.: The American Ice Security 6's sold last year as low as 72 and as high as 82, and recently around 75. They have never defaulted on their interest, but must be regarded as speculative. 2. 5½ and 6 per cent. first mortgage investment bonds secured by Chicago real estate in the business district are highly recommended by S. W. Straus & Co., mortgage and bond bankers, 1 Wall Street, New York. These bonds are legal investment for national banks and for savings banks in Illinois and other states. Write to Straus & Co. for a copy of their "Investors' Magazine" and "Circular No. 2,461."

Safety, Madison, Wis.: A savings bank invests your deposits in certain high class bonds which it is permitted to buy. If it did not get more from this investment than it pays to its depositors, it would not be able to continue business. You can buy the same kind of bonds and thus earn a higher rate of interest. These bonds are of the best class. Some brokers make a specialty of dealing in bonds of this character. A. B. Leach & Co., dealers in investment securities, 149 Broadway, New York, have prepared a special circular in reference to bonds which are legal for savings banks and trust funds, some of which will yield over 5 per cent. Write to Leach & Co. for their "Circular No. 41."

Executor, Cleveland: To realize what you say you need for the education of the children would require a higher yield than 4 or 5 per cent. on your investment. You could divide your funds so as to include some of the choicest industrial preferred stocks, first class real estate mortgages, and public utility bonds. In this way, you would get from 5 to 7 per cent. or an average of nearly 6 per cent. on all your investment. 2. The manufacturing preferred shares to which you refer are offered by Turner, Tucker & Co., 111 Broadway, New York, and yield from 5 to 7 per cent. Write to them for a copy of their Monthly Investment Booklet, which gives full particulars of these stocks which they recommend.

Increased Income, Portland, Me.: A great many have found it necessary to increase their incomes because of the increased cost of living. The well selected preferred stocks that have had a well sustained record as dividend payers and that are of such a class that they have little fear of competition, would give you at least 25 to 40 per cent. additional income. I see no reason why you should not hold some of these in connection with other securities of the highest class yielding similar returns. You will find a great deal of useful information and instruction on this line in a list just prepared specially for their customers by Pomroy Bros., Members New York Stock Exchange, 30 Pine Street, New York. Any of my readers can have a copy of this without charge by writing to Pomroy Bros. for their "List No. 51."

**\$832** Buys the Material TO BUILD This Home

**NO MONEY IN ADVANCE**

We Save Home Builders 30% to 50%



**DESIGN NO. 117**  
**\$675** Six Rooms and Bath. A Modern Bungalow. Excellent Interior. Size, 39 feet, 6 inches by 27 feet.



**DESIGN NO. 55**  
**\$720** Six Rooms and Bath, all rooms convenient and roomy. Size 22 ft. by 31 ft.



**DESIGN NO. 50**  
**\$925** Eight Rooms and Bath, very attractive. Exterior: Five Closets, Airy Balcony. Size 28 ft. by 28 ft.



**DESIGN NO. 53**  
**\$998** Seven Rooms, Bath, Large Living and Main Bedroom, Modern in every respect. Size 27 x 36 ft.

**Chicago House Wrecking Company**  
Dept. F.133

### The Chicago House Wrecking Co.

would not dare ship you a carload of building material, valued anywhere from \$500 to \$1,000 without one cent down, if we misrepresented one single item. You are perfectly safe, we take all the risk. No one else in all the world can make such low prices on new Building Material. Our reputation as cash buyers places at our command, first—every bargain worth having. We are satisfied with one small profit—let the in-between profits remain in your pocket—means an immense saving—that means all previous

**Design No. 152-D**  
Seven rooms and bath, modern, up-to-date interior, a beautiful home 28 x 28.

### New Building Material Prices SMASHED

Then, when our expert knowledge of what to buy and how to buy at the right prices is combined with the expert knowledge of our most complete Architectural Department the result is practical, modern, beautiful buildings, constructed absolutely without waste to satisfy all tastes and all pocketbooks. We not only save you from 25 to 50% on your completed building but we give you all the assistance you need for its proper and economical construction, free of charge—Blue Print Plans, prepared by expert architects, Specifications and Material Lists, together with any other information you may need. Compare our offers and you will be satisfied that none can compete with our price—and none can equal our service.

### \$10,000 Book of Plans

A truly wonderful book given away Free. One hundred pages of modern, up-to-date designs. Free to all parts of the United States. Other points upon receipt of 25c.

### \$200 Brings Complete \$50 Set Blue Prints and Specifications For Any of these Beautiful Homes

The object of this advertisement is not to sell plans, but if you are interested in any of the designs shown on this page, we will to save time, send a complete set of Plans, Specifications and full descriptive Matter List, showing sizes, style, quality and catalog number of the material that we furnish. The best part of it is, that the entire \$2 will be credited on your order, or if plans do not suit you, may return them and all but 50c will be refunded. In addition we will also name, upon request, delivered prices for complete plumbing outfit and Heating Plant of any kind and furnish complete specifications free of charge.

### FREE Price Wrecking Catalogs

Send for our Special Building Material Catalog No. 101, Plumbing Catalog No. 133 and Heating Catalog No. 130 showing a complete line of construction of houses, barn or any other building. The newest, latest features in each line at low prices.

### Read Our Guarantee—It is Your Protection

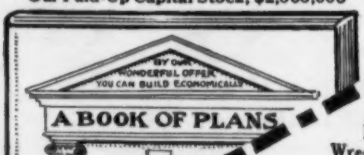
Our guaranteed proposition to you is to furnish the material as specified in the Material List in all brand new stock, of the grade, sizes, style, quality and catalog number mentioned, and in quantities sufficient to complete the design strictly according to the plans. We also guarantee prompt shipment of order. All material loaded in one car from our plant here.

Our Paid-Up Capital Stock, \$2,000,000



**DESIGN NO. 53**  
**\$998** Seven Rooms, Bath, Large Living and Main Bedroom, Modern in every respect. Size 27 x 36 ft.

**Chicago House Wrecking Company**  
Dept. F.133



**DESIGN NO. 53**  
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In answering advertisements please mention "Leslie's Weekly."

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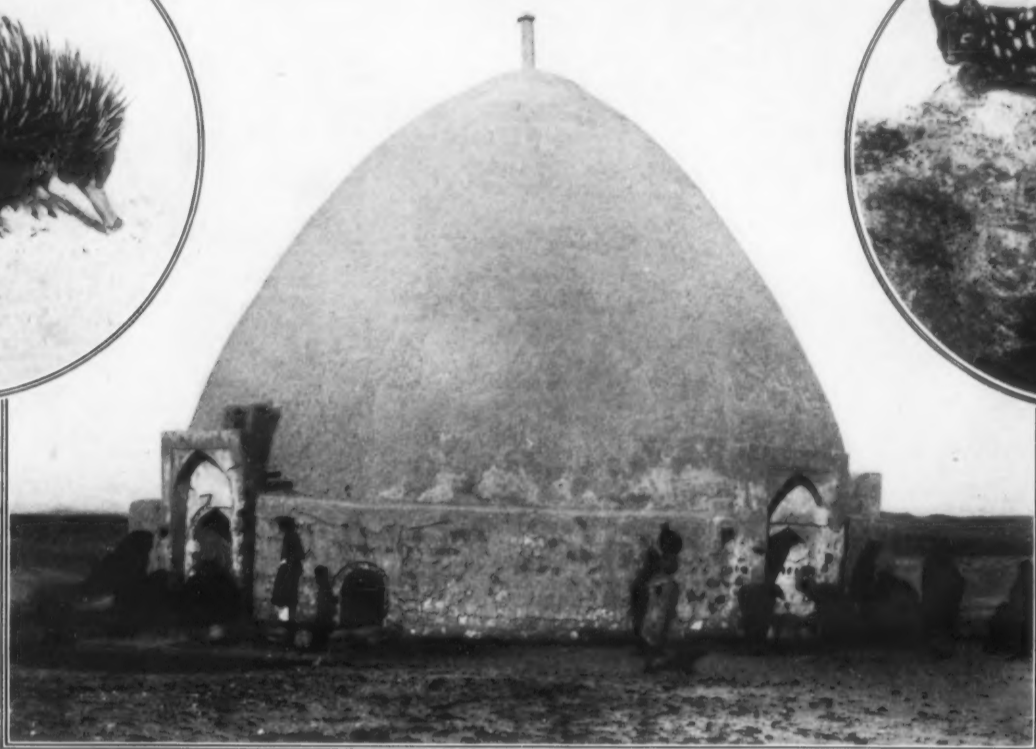
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# Odd Things and Scenes in Other Lands



**TASMANIAN ECHIDNA OR ANT-EATER.**

From New South Wales, brought to the National Zoological Park, Washington, by a United States gunboat. This is one of the two known types of egg-laying mammals, and this species is covered with a mixture of short spines and stiff hair. The head is prolonged into a beak-like snout and has no teeth. The claws are short and very strong for burrowing. The echidna feeds almost exclusively on ants, obtained by means of the animal's long cylindrical tongue.



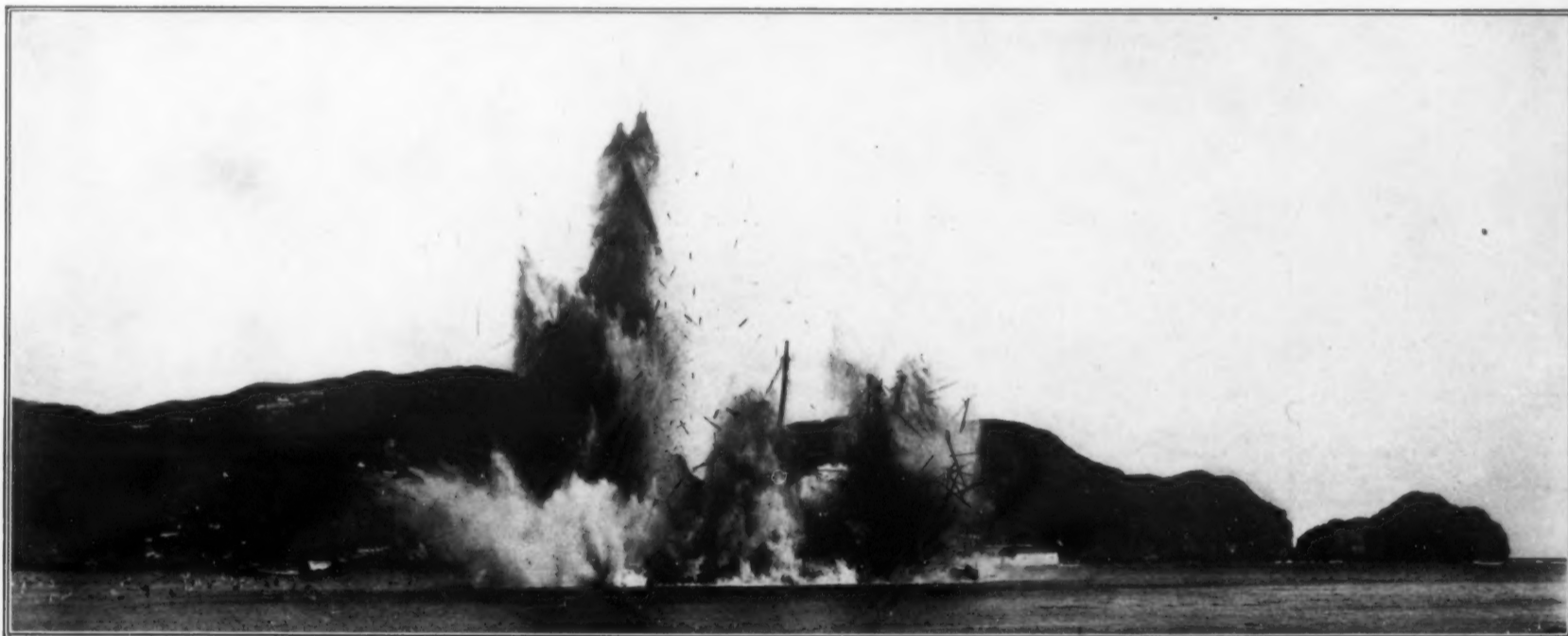
**SHREWD PRECAUTION AGAINST WATER FAMINE.**

One of the immense domed wells which astonish the traveler in Persia. This is one of the largest in the country and is situated near Bunder Affas. During the rainy season the water is all led from the hills to these wells, and the domed roof minimizes evaporation, and keeps the water cool during the hottest days.



**A STRANGER AT OUR NATIONAL ZOO.**

A peculiar species of cat (*Dasyurus Viverrinus*) found mostly in Tasmania, which was also brought to our National Zoo by one of our gunboats. Its little pointed face with wide round eyes make one think of a rat, and the ears, which are like those of the rat, add to this illusion. It has a gray or brown coat of coarse hair peculiarly spotted, but its tail is not spotted and this gives a very odd appearance to the animal. Its diet consists of small birds and mammals.



**SMUGGLERS' PUNISHMENT IN ARABIA.**

"Gun running," or smuggling, is a well organized traffic in the Persian Gulf, the guns being taken mostly from the independent sultanate of Muscat, and, if landed safely on the opposite side of the gulf, carried on by caravan and sold to the turbulent tribes on the Indian frontier. When the smugglers fail and are captured, summary justice is meted out to them. Our picture shows one of the smugglers' vessels being blown up. The names of all vessels which arrive at Muscat are painted in huge white letters on the rock of the hillside above the harbor.



**JUST A NICE, COMFORTABLE LOAD.**

The public porter is a common sight throughout southwestern Europe. He is an adept at tying many packages into one big load. This hamal, as he is called in Turkey, is carrying war supplies across the Galata Bridge in Constantinople to the troops of the Sultan.



**AN UNFORTUNATE FELINE.**

Nature has robbed this little cat of its two front paws, but it manages to get around pretty lively on its hind legs and the tiny stumps that take the place of its front legs. It has become a general favorite and mascot of the steamship "Panama," on which it was born last April, while the ship was bound for the Canal Zone.



**A PRIMITIVE RAIN COAT.**

Among the peculiar apparel of the Filipinos is the "rain coat" here shown, which is made of four large palm leaves, two of which are sewed together and form the front of the coat, while the other two form the back. The hat, also made of dried grasses, will shed rain.



# THE TERMINAL CITY

THE GREATEST CIVIC DEVELOPMENT EVER UNDERTAKEN—INCIDENT TO THE  
NEW GRAND CENTRAL TERMINAL IN NEW YORK CITY, WHICH WILL BE

OPENED FEBRUARY, 1913

This vast undertaking comprehends the erection of a great Terminal City, a city within a city, occupying an area of thirty blocks, in New York City.

It will embrace hotels and modern apartment houses, convention and exhibition halls, clubs and restaurants, and department stores and specialty shops. In short, practically every sort of structure or enterprise incident to the modern city.

These features are all in addition to post office, express buildings and other natural adjuncts of the up-to-date terminal—to expeditiously handle diverse traffic.

All these structures will be erected over the tracks about the terminal itself, while a plaza will surround the Terminal building, reached on the North and South by a new Boulevard, hiding all trace of the railroad yard.

## THE NEWLY COMPLETED GRAND CENTRAL TERMINAL

Will provide every detail essential to the comfort and convenience of its patrons. The Terminal itself is the physical embodiment of the latest and the highest ideal of service. Its adequate description is impossible here. It must be seen to be fully appreciated—or indeed to be completely comprehended.

The Main Terminal alone is 722 feet long and 301 feet wide on the surface, and half again as wide below the street level. It will accommodate comfortably 30,000 people at one time.



Through and suburban service occupy different levels approached by inclines, avoiding stairways, so that each level may be reached without confusion. Incoming and outgoing traffic is segregated and the two currents of travel separated. Every facility is progressively arranged so that no step need be retraced, no time lost.

There are 42 tracks for through travel and 25 tracks for local trains, 33 miles in all, within the Terminal, accommodating over 1000 cars at one time. Dedicated to the Public Service, February, 1913.